

## LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Number of corporators, 88.

HARRISON GARFIELD, *President*.JOHN L. KILBON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$542,075 36	Public funds, . . . . .	\$112,000 00
Earnings undivided, . . . . .	9,704 67	Bank stock, . . . . .	110,200 00
Guaranty fund, . . . . .	12,000 00	Loans on bank stock, . . . . .	500 00
		Real estate by foreclosure, . . . . .	4,728 12
		Loans on real estate, . . . . .	260,060 74
		Loans on personal security, . . . . .	39,067 00
		Loans to counties, cities, or towns, . . . . .	20,000 00
		Expense account, . . . . .	570 82
		Premium account, . . . . .	14,625 00
		Cash in bank, . . . . .	2,028 35
	\$563,780 03		\$563,780 03

## Loans on Bank Stock:—

On 11 shares Lee National Bank, . . . . . \$500 00

Amount of real estate held by foreclosure, . . . . . \$4,728 12

Assessed value of the same, . . . . . 4,900 00

Amount of income received from the same, . . . . . 237 88

Amount of municipal tax on real estate, . . . . . 85 84

## Cash on Deposit in Bank:—

Lee National Bank, Lee, . . . . . \$2,028 35

Whole amount of interest or profits received or earned, . . . . . \$30,551 54

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	10,066 50
	2 per cent., {	10,117 58

Times for the dividends fixed by the by-laws: May 31 and November 30.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $5\frac{7}{10}$ .

The total amount of loans, with each specified rate of interest: \$2,000, 5 per cent.; \$317,627.74, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 254

Aggregate amount of the same, . . . . . 193,109 72

Number of open accounts, . . . . . 1,700

Number and amount of deposits received for previous year, . . . . . 1,186 106,557 18

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 88 50,290 73

Number and amount of withdrawals, . . . . . 881 102,999 47

Number of accounts opened the previous year, . . . . . 271

Number of accounts closed the previous year, . . . . . 200

Amount of expenses of the corporation during previous year, . . . . . 1,553 00

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: August 1.





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OF  
MASSACHUSETTS.

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ANNUAL REPORT

OF THE

*No. 8.*  
BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1882.



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BOSTON:  
WRIGHT & POTTER PRINTING CO., STATE PRINTERS,  
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1883.





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## Commonwealth of Massachusetts.

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OFFICE OF THE COMMISSIONERS OF SAVINGS BANKS,  
STATE HOUSE, BOSTON, January 31, 1883.

*To the Honorable Senate and House of Representatives.*

The Commissioners of Savings Banks have the honor to present their Seventh Annual Report for the consideration of the legislature.

There are now 167 savings banks and institutions for savings, doing business in the Commonwealth, an increase of two during the year.

The last legislature granted an act of incorporation for the Warren Savings Bank, to be located in Warren, which is a thriving manufacturing town. The bank was organized and commenced business in August last, under favorable conditions.

The Lexington Savings Bank, which, by decree of the Supreme Judicial Court, was placed in the hands of receivers Dec. 13, 1878, was restored to its corporate powers by this court August 15, and allowed to reorganize and resume business.

Three dividends of twenty-five per cent. each of the principal of its deposits had been declared and paid, when a large number of the depositors petitioned the Supreme Judicial Court to allow the bank to be restored, alleging the need of a bank in that locality. After an examination of the affairs of the receiver had shown the ability to pay the deposits in full and leave a surplus of twenty per cent. over the balance due the depositors, after paying all the expenses of the receivership, the court dissolved the injunction. The deposits received since the resumption have been nearly double the withdrawals, and the bank seems to be again in a fair way for success.

The number of banks now in the hands of receivers is seven, five less than at this date last year.

The five receiverships which have been closed during the year were those of the West Boston Savings Bank, which has paid in all 85 per cent. to its depositors; the Rockport Savings Bank, which has paid  $84\frac{7}{10}$  per cent. to its depositors; the Hyannis Savings Bank, which has paid  $77\frac{6}{10}$  per cent. to its depositors; the Mercantile Savings Institution of Boston, which has paid  $83\frac{5.5}{100}$  per cent. to its depositors; and the Lexington Savings Bank, previously referred to, resumed payment in full.

Of the seven banks still in the hands of receivers, the affairs of two, the North Bridgewater and the Needham savings banks, will be closed at an early date. The depositors of the former will receive a final dividend of about five per cent., which will make the percentage of the principal of the deposits paid to them about 93 per cent.

The depositors of the Needham Savings Bank will probably be paid the full amount of the principal of their deposits.

The delay in closing the affairs of the Barnstable, Lancaster and Sandwich savings banks is represented by the receivers to be the difficulty of obtaining a fair market price for certain large lots of unimproved land, some of which are flats or marsh, in Boston and vicinity. If their expectations in regard to prices cannot be realized early in the coming season, it is our judgment that they would be justified in selling the property at the best prices then attainable, in order to close the receiverships, one of which has existed more than seven years, and the other two nearly five years.

The settlement of the affairs of the Scituate and Reading savings banks is delayed by litigation. The receivers of both banks express the confident belief that all suits pending will be settled during the year, and that the final dividends can then be paid.

The receivers of four savings banks which have been wound up, have paid into the treasury of the Commonwealth the unclaimed moneys or dividends remaining in their hands for one year after the final settlement ordered by the Supreme Court, in accordance with the provisions of chap. 116, sect. 44, of the Public Statutes. These were the Dorchester, Mechanics', West Boston and Rockport savings banks.

The number of depositors in the Dorchester Savings Bank, at the date of the perpetual injunction, was 1,478; the total amount of dividends paid by the receivers was \$368,883.87; the balance paid into the treasury of the Commonwealth by the receivers was \$943.28, due to 88 depositors. The number of depositors in the Mechanics' Savings Bank was 1,709; the total amount of dividends paid was \$309,502.45; the balance paid into the treasury of the Commonwealth was \$622.63, due to 159 depositors. The number of depositors in the Rockport Savings Bank was 882; the total amount of dividends paid was \$154,425.77; the balance paid into the treasury of the Commonwealth was \$141.14, due to 8 depositors. The number of depositors in the West Boston Savings Bank was 5,451; the total amount of dividends paid was \$1,548,713.44; the balance paid into the treasury of the Commonwealth was \$5,450.92, due to 891 depositors.

In compliance with the requirements of chap. 77 of the Acts of 1882, the receivers of the Mechanics', West Boston and Rockport savings banks have also deposited with the commissioners the books and papers of these insolvent banks, including those relating to their receiverships. These books and papers have been placed in a room assigned by the sergeant-at-arms, but owing to the crowded condition of the State House, a proper repository, where they may be assorted and classified, has not yet been obtained.

On the following page is a table giving some statistics relative to banks in the hands of receivers.

The Emigrant Savings Bank, which is being wound up by its officers, has paid its depositors one dividend of ten per cent. during the year, which makes the dividends to date 80 per cent., and its officers feel confident that the bank will pay the depositors nearly, if not quite, the full amount of their deposits.

The amount of deposits in the savings banks doing business October 31, 1882, was \$241,311,362.49, being \$10,866,883.39 more than at the same date of the previous year.

The surplus was \$5,032,414.74, showing an increase of \$141,814.07 for the year.

*Banks in the Hands of Receivers.*

N.A.M.E.	Location.	Date of perpetual Injunction.	Nominal value of Assets delivered to the Receivers.	Amount due Depositors at Date of Injunction.	Amount of Dividends.	Per Centum.	Balance of Assets In Hands of the Re- ceivers convertible for future Dividends.
Barnstable Savings Bank, .	Barnstable, .	May 23, 1878,	\$1,274,040 81	\$1,287,614 04	\$901,166 60	70	\$211,047 58
Hyannis Savings Bank,* .	Hyannis, .	Sept. 3, 1878,	529,058 64	524,617 05	407,102 83	77 <sup>6</sup> / <sub>10</sub>	—
Lancaster Savings Bank, .	Lancaster, .	Dec. 30, 1875,	1,030,523 27	973,390 36	517,928 09	53 <sup>1</sup> / <sub>3</sub>	284,745 39
Lexington Savings Bank, <sup>1</sup>	Lexington, .	Dec. 13, 1878,	101,209 89	95,222 52	71,416 89	75	26,406 90
Mechanics' Savings Bank, <sup>2</sup>	Boston, .	Feb 1, 1877,	421,960 33	428,934 92	309,502 45	72 <sup>1</sup> / <sub>2</sub>	—
Mercantile Inst. for S'v'gs,*	Boston, .	Feb 20, 1878,	3,519,294 70	3,298,390 08	2,755,529 73	83 <sup>5</sup> / <sub>10</sub>	—
Needham Savings Bank, .	Needham, .	March 4, 1879,	23,623 37	23,354 17	17,513 58	75	7,522 32
N. Bridgewater Sav. B'k, .	Brookton, .	Nov. 13, 1877,	450,840 40 <sup>3</sup>	551,360 28	484,799 29	88	52,245 02
Reading Savings Bank, .	Reading, .	April 11, 1879,	113,212 81	155,345 69	42,563 13	27 <sup>1</sup> / <sub>2</sub>	75,929 15
Rockport Savings Bank, <sup>2</sup> .	Rockport, .	Feb. 26, 1878,	194,459 71	182,415 58	154,425 77	84 <sup>7</sup> / <sub>10</sub>	—
Sandwich Savings Bank, .	Sandwich, .	Jan. 29, 1878,	109,586 22	108,145 35	81,107 81	75	15,788 83
Seituate Savings Bank, .	Seituate, .	July 9, 1880,	125,486 44	127,261 53	63,812 70	50	57,231 91 <sup>4</sup>
West Boston Sav. Bank, <sup>2</sup> .	Boston, .	Jan. 9, 1878,	1,939,897 59	1,822,015 83	1,548,713 44	85	—
Totals.	. . . . .	. . . . .	\$9,833,194 18	\$9,578,067 40	\$7,355,582 31	. . . . .	\$730,917 10

\* The receivers of these banks are paying the final dividend.

<sup>1</sup> This bank has resumed business, the injunction having been dissolved by the Supreme Judicial Court.

<sup>2</sup> The receivers of these banks have deposited with the treasurer of the Commonwealth the balances due depositors, in accordance with the provisions of Sect. 44, Chap. 116 of the Public Statutes, and the books and papers of the banks have been deposited with the Commissioners of Savings Banks, agreeably to the provisions of Chap. 77 of the Acts of 1882.

<sup>3</sup> In addition to this amount, is the sum of \$68,091.34 due from the late treasurer.

<sup>4</sup> This is the balance of assets after paying the dividend of ten per cent., Dec. 21, 1882.



The guaranty fund was \$4,027,205.28, which was an increase of \$686,142.93 for the year.

The number of open accounts was 772,518, an increase of 33,567 for the year; which would make the average of the accounts \$312.37, an increase from the average of the previous year of \$0.52.

The amount of deposits during the year was \$49,234,652.63, \$1,011,155.77 more than the previous year, and the number of deposits (677,422) increased 61,908. The average of deposits was \$72.68. The average the previous year was \$78.35, being a decrease of \$5.67 for the year.

The total of withdrawals was \$44,318,521.56, showing an increase of \$4,105,735 12 from that of the previous year. The number of withdrawals was 458,494,—38,535 more than the previous year.

The average of the withdrawals was \$96.66, an increase of \$0.91 from the previous year, when it was \$95.75.

Investments in United States bonds have decreased \$3,712,-882.08. State and municipal bonds have increased \$433,288.60.

Loans on public funds have decreased \$842,375.38. Investments in bank stock have increased \$363,256.01.

Loans on bank stock have increased \$113,747.76. Investments in railroad bonds have increased \$1,214,352.06.

Loans on mortgages of real estate have increased \$3,611,-069.57, and \$850,845.29 have been deducted from real estate acquired by foreclosure, which is \$7,201,605.50.

Loans on personal security have increased \$8,578,519.05. The deposits in banks bearing interest are \$12,907,905.40, an increase from the previous year of \$1,137,490.13.

The percentage of assets in the various classes of investments is about fourteen and seven-tenths per cent. in public funds, and loans on public funds; ten and fifty-four one-hundredths per cent. in bank stock, and loans on same; three and fifty-nine one-hundredths per cent. in railroad bonds; thirty-four and thirty-six one-hundredths per cent. in loans on mortgages of real estate; three and seven-eighths per cent. invested in real estate, including foreclosures; twenty-two and seven-tenths per cent. in loans on personal security; three and three-fourths per cent. in loans to counties, cities and towns; five and fifteen one-hundredths per cent. in deposits in banks on interest; one

and thirty-three one-hundredths per cent. in cash on hand and sundry items.

The earnings of the banks were \$12,645,648.65,—\$360,303.30 more than the previous year. The amount of dividends was \$8,530,385.21, an increase of \$236,610.84.

Seven banks paid the highest rate of dividend of interest allowed,—five per cent; seventeen banks paid dividends between four and five per cent.; one hundred and twenty-seven banks paid four per cent. dividends; two banks paid three and three-fourths per cent. dividends; six banks paid three and one-half per cent. dividends; four banks paid three per cent. dividends; three banks paid no dividend of interest, but of these, one was organized the present year; two were temporarily enjoined by decrees of the Supreme Judicial Court, one of which has resumed business during the year, and the other is being wound up by its officers.

The average rate of ordinary dividends was three and ninety-seven one-hundredths per cent., or three one-hundredths per cent. less than the previous year.

The condition of the savings banks is generally satisfactory. They are gradually but continually increasing the guaranty fund, and slowly disposing of the real estate acquired by foreclosure. A few of them have suffered considerable loss by the failure of the Pacific National Bank, and by the assessment on the stock of that and another bank considerably involved with it.

The tendency of the act of last year, restricting the investments of savings banks in the stock of any one national banking association to three per cent. of the deposits, will be conservative in its effect; but authority still exists to invest in bank stock to an amount that could absorb the entire deposits of a majority of the banks, if the management so desired.

We respectfully renew the recommendation made in our last annual report, that investments in the shares of national banks be limited to one-quarter of the deposits of any one savings bank.

#### LOAN AND TRUST COMPANIES.

The number of loan and trust companies now doing business in the Commonwealth is six.

There is nothing of special importance to be reported relative to any of them.

The last legislature passed a resolve requiring the Commissioners of Savings Banks and the Commissioner of Corporations to consider the subject of a general law for the regulation of these institutions, and to report a bill therefor to this general court. This duty has been attended to, and a bill will soon be reported.

#### CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATIONS.

There are now twenty-five co-operative saving-fund and loan associations doing business in the Commonwealth, seven more than last year.

These associations have continued to prosper, and have increased their assets \$382,992.51 during the year, which now amount to \$1,036,135.31.

On the next page is a table of statistics showing the general condition of each association.

The Public Statutes relative to savings banks, with such additions and amendments as were made by the last legislature, are published in the succeeding pages.

NAME.	Location.	Date of Incorporation.	Number of Shares now in Force.	Present Number of Members.	Present Number of Borrowers.	Assets.	Increase of Assets from Previous Year.
Cambridge,	East Cambridge,	Sept. 5, 1877,	220	41	10	\$5,298 45	\$986 74*
Campello, .	Brockton, .	Oct. 3, 1877,	2,331	365	88	74,080 41	11,867 75
Equitable, .	Lynn, .	Oct. 2, 1877,	876	194	34	22,707 61	8,164 79
Fitchburg, .	Fitchburg,	Oct. 27, 1877,	2,924	378	114	82,539 83	27,557 57
Green River,	Greenfield,	Oct. 15, 1882,	95	28	—	383 35	383 35
Haverhill, .	Haverhill,	Aug. 20, 1877,	1,341	237	46	40,154 52	17,169 72
Holyoke, .	Holyoke,	July 24, 1880,	935	169	20	15,445 47	7,022 15
Home, .	Worcester,	June 10, 1882,	938	154	5	6,319 28	6,319 28
Homestead,	Boston, .	Sept. 11, 1877,	3,461	518	64	78,642 57	19,733 40
Mechanics, .	Taunton,	Sept. 14, 1877,	4,032	610	110	105,585 74	28,778 44
Merchants, .	Boston, .	Dec. 2, 1881,	1,175	177	4	9,537 56	9,537 56
New Bedford,	New Bedford,	July 11, 1881,	2,196	371	30	24,051 21	21,255 47
People's, .	Fall River,	Feb. 18, 1882,	1,273	235	7	9,385 70	9,385 70
Pioneer, .	Boston, .	June 26, 1877,	4,779	754	126	126,835 28	33,255 85
Plymouth, .	Plymouth,	June 7, 1882,	356	110	2	1,822 38	1,822 38
Security, .	Brockton,	Dec. 17, 1877,	1,857	369	56	62,071 35	12,195 33
Somerville, .	Somerville,	May 4, 1880,	1,767	348	18	19,772 14	10,982 63
Springfield,	Springfield,	April 13, 1882,	1,335	237	4	8,086 68	8,086 68
Taunton, .	Taunton,	March 2, 1880,	3,038	448	81	82,520 60	29,188 06
Troy, .	Fall River,	July 10, 1880,	2,777	425	45	52,704 64	29,192 09
Waltham, .	Waltham,	Oct. 13, 1880,	4,207	676	66	72,640 88	37,325 07
Westfield, .	Westfield,	Dec. 13, 1881,	381	114	11	4,350 82	4,350 82
West Roxbury,	Boston, .	Feb. 1, 1881,	785	175	5	9,791 90	7,204 38
Worcester, .	Worcester,	Oct. 19, 1877,	3,605	570	82	84,553 43	25,371 28
Workingmen's,	Boston, .	June 9, 1880,	2,131	314	27	36,853 51	17,829 50
Totals, .	. . . . .	. . . . .	48,815	8,017	1,055	\$1,036,135 31	\$382,992 51

\* Decrease.



[P. S., CHAPTER 116.]

## OF SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

## COMMISSIONERS OF SAVINGS BANKS.

## SECTION

1. Appointment and tenure of office.
2. Compensation and allowances.
3. Commissioners to visit and examine every bank annually.
4. may summon and examine officers, etc.; penalty for refusing to obey summons, or for obstructing commissioner.
5. shall examine bank on request of five officers or creditors, etc.
6. proceedings by, when bank is insolvent, or in a hazardous condition.
7. Schedule of effects to be delivered to receivers. Officers may be examined under oath.
8. Commissioners to examine the accounts, etc., of receivers.
9. Commissioners to report violations of law, and attorney-general to prosecute.
10. to report violations of law by receivers.

## SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

11. Savings banks and institutions for savings, powers and duties of.
12. Power of general court over same. Penalty for obstructing investigation.

## OFFICERS AND MEETINGS.

13. Officers of such corporation.
14. Treasurer's bond.
15. Choice and appointment of officers. Vacancies. Clerk to notify persons elected, and publish list. Penalty.
16. Special meetings, how called and notified.
17. Members of the corporation.
18. Regular meetings of trustees. Quorum. Statement of condition. Record of meeting, and names of trustees present. Office of trustee, how vacated, and proceedings thereon.

## DEPOSITS, LOANS, AND INVESTMENTS.

19. Limit to amount of deposits, and of interest.
20. Investments.
21. No officer, etc., to borrow of the corporation, or become surety.
22. Savings banks, etc., not to receive brokerage, etc., on account of a loan. Penalties.
23. Applications for loans.

## DIVIDENDS AND PAYMENTS.

## SECTION

24. Guaranty fund.
25. Net profit to be divided among depositors, and in what manner.
26. Dividend not to be paid, unless net profits are one and one-half per cent., except, etc.
27. Extra dividends.
28. No dividend to be declared or paid, until, etc.
29. Deposits, how withdrawn. Payments to minors.
30. Depositor may set off the amount of his deposit in proceedings by the corporation.
31. In actions for deposits, claimants may be made defendants, etc. Deposits may remain, or be paid into court, etc.
32. When a deposit is made in trust, name, etc., of persons for whom made, to be disclosed; to whom payable in case of death.
33. Depositor to be notified when amount entitled to dividend is exceeded.
34. List of amounts due depositors not entitled to dividend to be published once in five years.

## SPECIAL TRUST FUNDS.

35. Corporations may receive funds in trust for parks, shade-trees, cemeteries, and drinking fountains.
36. Probate court may authorize executors, etc., holding funds in trust for such purposes, to deposit same.
37. Statement of the amount thereof to be made every third year, etc.
38. If the corporation ceases to do business, these funds, where to be deposited.

## BOOKS AND RETURNS.

39. Commissioners may prescribe manner of keeping and auditing books, etc.
40. Treasurer to make annual report. Particulars to be stated in same.
41. Additional statements may be required.
42. Commissioners to furnish forms of reports; to report to the general court.
43. Treasurer to inform overseers of poor of deposits to the credit of a pauper.
44. Receivers to deposit unclaimed moneys, etc., with treasurer.

## COMMISSIONERS OF SAVINGS BANKS.

Appointment  
and tenure of  
office of board.  
1866, 192, §§ 1, 2.  
1876, 231, §§ 1-3.

SECTION 1. The board of commissioners of savings banks shall consist of two commissioners appointed by the governor, with the advice and consent of the council, and subject to removal in like manner, each of whom shall be sworn, and shall hold office for the term of three years unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term, an appointment shall be made for the remainder of the term.

Compensation  
and allowances.  
1879, 124, § 1.  
1882, 148.

SECT. 2. The annual salary of each of said commissioners shall be two thousand eight hundred dollars; and the board shall be allowed two thousand dollars a year for clerical assistance, and also the actual expenses incurred in travelling in the discharge of its official duties.

The board to  
visit and exam-  
ine every bank  
annually.  
1866, 192, § 2.  
1876, 231, § 3.

SECT. 3. The commissioners shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for savings incorporated by authority of this commonwealth. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

may summon  
and examine  
officers, etc.;  
penalty for re-  
fusing to obey  
summons, or  
obstructing  
commissioner.  
1866, 192, § 3.  
1876, 231, § 3.

SECT. 4. Either of the commissioners may summon all trustees, officers, or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year.

The board shall  
examine bank  
on request of  
five officers or  
creditors, etc.  
1866, 192, § 4.  
1876, 231, § 3.

SECT. 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

proceedings  
by, when bank  
insolvent, or in

SECT. 6. The commissioners, if upon such examination any such corporation appears to be insolvent, or its condition such

as to render its further proceeding hazardous to the public or to those having funds in its custody, shall apply, or, if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

a hazardous condition.  
1866, 192, § 5.  
1876, 231, § 3.

SECT. 7. When receivers are so appointed, the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

Schedule of effects to be made, sworn to, and delivered to receivers. Officers may be examined under oath.  
1878, 253, § 5.

SECT. 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all such receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.

Commissioners to examine the accounts, etc., of receivers.  
1878, 253, §§ 1, 2, 3.

SECT. 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any law in relation to savings banks or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the commonwealth.

to report violations of law.  
1866, 192, § 7.  
1876, 231, § 3.  
1878, 253, § 6.

SECT. 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

to report violations of law by receivers.  
1878, 253, § 4.



## SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Savings banks and institutions for savings, powers and duties of.  
1876, 203, § 1.

SECT. 11. All savings banks or institutions for savings, incorporated under the authority of this commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities, and provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, except any provision of said sections which is inconsistent with its charter.

Power of general court over same. Penalty for obstructing investigation.  
G. S. 57, §§ 102, 103, 155.  
1876, 203, § 27.

SECT. 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit them to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

## OFFICERS AND MEETINGS.

Officers of such corporations.  
1876, 203, §§ 2, 3.

SECT. 13. The officers of every such corporation shall consist of a president, one or more vice-presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice-presidents and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except in the cases hereinafter provided otherwise.

Treasurer's bond, and duty of trustees and board concerning same.  
1876, 203, § 3.  
1880, 162.

SECT. 14. The treasurer shall give bond for the faithful discharge of his duties to the satisfaction of the trustees, and they shall file a copy of the bond with the commissioners, and shall notify them of any change thereafter made therein. The commissioners shall keep a record showing when said bonds expire and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond, in such amount and with such sureties as they may approve.

SECT. 15. The officers of every such corporation, except the treasurer, shall be chosen at its annual meetings, to be holden at such time as the by-laws direct, any thing in its charter to the contrary notwithstanding. The treasurer shall be appointed by the trustees, and shall hold his office during their pleasure. If an office becomes vacant during the year, the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not within thirty days thereafter take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office, and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken the oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

SECT. 16. Every such corporation may at any time hold special meetings by order of its trustees; and its treasurer shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, or by seasonably mailing to each member a written or printed notice of such meeting.

SECT. 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if he has filed with the treasurer a written notice of his intention so to do three months at least before such meeting. No person shall continue to be a member after removing from the commonwealth.

SECT. 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer, and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its

Choice and appointment of officers.  
Vacancies. Not taking oath, to vacate office.  
Clerk to notify persons elected, and publish list.  
Penalty.  
1876, 203, § 4.

Special meetings, how called and notified.  
1876, 203, § 5.

Members of the corporation.  
1876, 203, § 6.

Regular meetings of trustees to be held once in three months.  
Quorum. Statement of condition of bank.  
Record of each meeting, and names of trustees present.  
Office of trustee, how vacated, and proceedings thereon.  
1876, 203, § 7.

accounts, and such statement shall be posted in a conspicuous place in its banking-room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the names of those present. If a trustee fails to attend the regular meetings of the board, or to perform any of the duties devolved upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation, and a transcript of such record shall be sent by mail to the person whose office is thus made vacant.

Names of investing officers to be published in newspaper. 1882, chap. 50, sect. 1.

The trustees of every savings bank and institution for savings, incorporated under the authority of this commonwealth, shall cause to be published semi-annually in some newspaper published in the county in which such corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

#### DEPOSITS, LOANS AND INVESTMENTS.

Limit to amount of deposits from any person, and interest. 1876, 203, § 8.

SECT. 19. Every such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to sixteen hundred dollars; and thereafter upon no greater sum than sixteen hundred dollars; but the limitations contained in this section shall not apply to deposits by religious or charitable corporations.

Deposits, etc., how invested. 1876, 203, § 9.

SECT. 20. Deposits and the income derived therefrom shall be invested only as follows:—

First mortgages of real estate. 1876, 203, § 9. cl. 1.

First, On first mortgages of real estate, situated in this commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate: but not exceeding seventy per cent. of the whole amount of deposits shall be so invested; and no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Public funds. 1872, 203, § 9, cl. 3. 1880, 177, § 1. 1881, 214, § 2.

Second, In the public funds of the United States, of any of the New England states, or of the state of New York, in the bonds or notes of any city, county, or town of this common-



wealth, or of any city of the states of Maine, New Hampshire, Vermont, Rhode Island, or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein, for the assessment of taxes; or of any county or town thereof whose net indebtedness does not exceed three per cent. of such valuation; or in the notes of any citizen of this commonwealth, with a pledge of any of the aforesaid securities at no more than the par value thereof.

In addition to the investments authorized by section twenty of chapter one hundred and sixteen of the Public Statutes, savings banks and institutions for savings may invest their deposits and the income derived therefrom in the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds, for municipal purposes, of any city in the aforesaid states, and in the state of New York, which has at the date of such investment more than fifty thousand inhabitants and whose net indebtedness does not exceed five per cent of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein, for the assessment of taxes; and in the note or notes of any citizen of this commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

May make certain additional investments.  
1882, chap. 231.

Third, In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by any such railroad company, of any railroad company so incorporated whose road is thus located; or in the bonds or notes of any railroad company incorporated under the laws of this commonwealth, and whose road is located wholly or in part therein, and is unencumbered by mortgage, and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment; or in the notes of any citizen of this commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the par value thereof; but street railway companies shall not be considered railroad companies within the meaning of this section.

Railroad bonds.  
1881, 214, §§ 1, 4

Bank stocks,  
and deposits in  
banks, etc.  
1876, 203, § 9,  
cl. 4.  
1881, 214, § 3.

Fourth, In the stock of any bank incorporated under the authority of this commonwealth, or the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or on the notes of any citizen of this commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that such corporation shall not hold, both by way of investment and as security for loans, more than one-quarter of the capital stock of any one bank or banking association, nor invest more than ten per cent. of its deposits, nor more than one hundred thousand dollars, in the capital stock of any one such bank or association. Savings banks may deposit sums not to exceed twenty per cent. of the amount of their deposits, on call, in such banks or banking associations, or in any trust company incorporated under the laws of this commonwealth which provides the same security as banking associations incorporated under the authority of the United States, and may receive interest for the same.

Investments in  
the stock of  
banks limited.  
1882, chap. 224.

No savings bank or institution for savings shall hereafter invest or hold as collateral security more than three per cent. of its deposits in the stock of any one bank or banking association such as are described in the fourth clause of section twenty of chapter one hundred and sixteen of the Public Statutes. Any such savings bank or institution for savings which now has more than three per cent. of its deposits invested as aforesaid, shall reduce its investments therein to said limit, on or before the first day of July in the year eighteen hundred and eighty-three.

Loans to depos-  
itors.  
1879, 57, § 1.

Fifth, In loans upon the personal notes of the depositors of the corporation, but not exceeding one-half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Personal  
securities.  
1876, 203, § 9,  
cl. 5.

Sixth, If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not exceeding one-third part thereof may be invested in bonds or other personal securities, payable at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this commonwealth and resident therein.

Corporation  
building and  
site.  
1876, 203, § 9,  
cl. 6.

Seventh, Ten per cent of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.



Eighth, Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereto is vested in the corporation.

Real estate acquired by foreclosure, etc. 1876, 203, § 26. See c. 13, § 20.

Any savings bank or institution for savings incorporated under the authority of this commonwealth may sell any real estate now held by it, which has been acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage, or upon judgments for debts due it or in settlements effected to secure such debts, at any time before the first day of July in the year eighteen hundred and eighty-three, notwithstanding any limit provided by the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes.

Time extended for sale of real estate acquired by foreclosure of mortgage, etc. 1882, chap. 200, sect. 1.

Ninth, The provisions of this chapter shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six.

Pledges of securities as collateral to remain valid. 1876, 203, § 30. 1878, 94, § 1.

SECT. 21. No member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and treasurer shall at the same time be a member of the investing committee.

No officer, etc., to borrow the funds of the corporation, or become surety. 1876, 203, § 10.

SECT. 22. No such corporation, nor any person acting in its behalf, shall negotiate, take, or receive a fee, brokerage, commission, gift, or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and

Savings banks, etc., not to receive brokerage, etc., on account of a loan. Penalties. 1876, 203, § 11.

preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred, nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

Applications for loans to be in writing, and record kept. 1876, 203, § 12.

SECT. 23. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

#### DIVIDENDS AND PAYMENTS.

Guaranty fund to be created and maintained. 1876, 203, § 13.

SECT. 24. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated during the six months then next preceding, not less than one-eighth nor more than one-fourth of one per cent. of the whole amount of deposits, until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Net profit to be divided among depositors, and in what manner. 1876, 203, § 14.

SECT. 25. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred in the management thereof and the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws in the following manner: Ordinary dividends shall be made every six months, and shall not exceed two and one-half per cent. on all sums which have been on deposit for six months preceding, or one and one-fourth per cent. on all sums which have been on deposit for three months preceding; and no ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

Dividend not to be paid unless net profits are one and one-half per cent., except, etc. 1876, 203, § 15. 1880, 150.

SECT. 26. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty fund, do not amount to one and one-half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the commissioners.

SECT. 27. Once in every term of three years, if the net profits accumulated over and above said guaranty fund and dividends amount to one per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits shall be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years then next preceding.

Extra dividends may be paid once in every three years, when, etc.  
1876, 203, § 16.

SECT. 28. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

No dividend to be declared or paid, until, etc.  
1876, 203, § 17.

SECT. 29. The principal deposits in such corporations may be withdrawn at such time and in such manner as the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or committee of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Deposits, how withdrawn.  
Payments to minors.  
1876, 203, § 18.  
127 Mass. 183.

SECT. 30. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, set off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity to restrain the corporation from doing its usual business.

Depositor may set off the amount of his deposit in proceedings by the corporation.  
1878, 261, § 1.

SECT. 31. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the corporation shall be stricken

When deposits are claimed by a person other than plaintiff, claimants may be made defendants, etc.  
Deposits may remain or be paid into court, etc.  
1876, 203, § 19.  
1877, 179.



out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

When a deposit is made in trust, name, etc., of person for whom made, to be disclosed; to whom payable in case of death.  
1876, 203, § 20.

SECT. 32. When a deposit is made in such corporation by any one in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

Depositor to be notified when amount entitled to dividend is exceeded.  
1876, 203, § 21.

SECT. 33. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

List of amounts due depositors not entitled to dividend to be published once in five years.  
1876, 203, § 22.

SECT. 34. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amounts standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

#### SPECIAL TRUST FUNDS.

Funds in trust for parks, shade trees, cemeteries, and drinking fountains. Principal not to be withdrawn, and to be exempt from attachment.  
1875, 174, § 1.

SECT. 35. Any such corporation may receive on deposit to any amount funds in trust for the purpose of setting out shade-trees in streets and parks, and improving the same; for purchasing land for parks, and improving the same; for maintaining cemeteries or cemetery lots, and for erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by

such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

SECT. 36. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such moneys or the avails arising from such personal property in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator or trustee held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Probate court may authorize executors, etc., to deposit funds in trust for such purposes.  
1877, 162.

SECT. 37. The funds held in accordance with the two preceding sections shall be known as the "Shade-Tree and Cemetery Fund," and the treasurer of the corporation in which they are deposited shall give a certificate of gift to each donor of such funds, and shall send by mail or deliver in the month of January in every third year after the first deposit to the mayor of any city, or the chairman of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

Statement of the amount thereof to be made every third year, etc.  
1875, 174, § 2.

SECT. 38. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

If the corporation ceases to do business, these funds to be deposited in another.  
1875, 174, § 3.

#### BOOKS AND RETURNS.

SECT. 39. The commissioners may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

SECT. 40. The treasurer of every such corporation shall annually within fifteen days after the last business day of October make a report to the commissioners, showing accurately the condition thereof at the close of business on said day. The

Board may prescribe manner of keeping and auditing books, etc.  
1880, 228, § 1.  
Treasurer to make annual report to board. Particulars to be stated in same.  
1876, 203, § 23.  
1877, 159.

report shall be in such form as the commissioners shall prescribe, and shall specify the following particulars: namely, Name of corporation, and number of corporators; place where located; amount of deposits; amount of each item of other liability; public funds, including all United States, state, county, city, and town bonds, stating each particular kind, the par value, estimated market value, and amount invested in each; loans on public funds, stating amount on each; bank stock, stating par value, estimated market value, and amount invested in each; loans on bank stock, stating amount on each; railroad bonds, stating par value, estimated market value, and amount invested in each; loans on railroad bonds, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities, or towns; loans on personal security; cash on deposit in banks, with the names of such banks, and the amount deposited in each; cash on hand; the whole amount of interest or profits received or earned, and the rate and amount of each semi-annual dividend for the previous year; the times for dividends fixed by the by-laws; the average annual per cent. of dividends for the term ending at the time of and including the last extra dividend; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the number of open accounts; also the number and amount of deposits received; the number of deposits received of three hundred dollars or more at one time; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. And five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

Additional  
statements may  
be required by  
the board.  
1880, 228, § 2.

SECT. 41. Such annual reports shall also, when so required by the commissioners, state the number and amount of open accounts of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those of one thousand dollars or more; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively.



SECT. 42. The commissioners shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Blank forms of reports to be furnished. Commissioners to report to the general court. 1866, 192, § 6. 1876, 203, § 24. 1876, 253, § 2.

SECT. 43. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the commonwealth or upon a city or town therein as a pauper; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the commonwealth if the pauper is a charge upon the commonwealth.

Treasurer to inform overseers of poor of deposits to the credit of a pauper. 1876, 203, § 25.

SECT. 44. Receivers of any savings bank or institution for savings having unclaimed moneys or dividends remaining in their hands for one year after final settlement ordered by the court shall deposit the same, with a schedule of the names and residences so far as known of the parties entitled thereto, with the treasurer of the commonwealth, who shall receive and hold the same in trust, and pay over the same to such parties or their representatives, upon proper demand made therefor, and upon evidence satisfactory to him of the identity of the claimant and the justice of the claim.

Receivers to deposit unclaimed moneys, etc., with treasurer. 1881, 70.

Receivers of insolvent savings banks and institutions for savings shall, at the end of one year after final settlement ordered by the court, deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said commissioners shall receive and hold the same in some proper repository in the state house.

Receivers to deposit books and papers with commissioner at end of a year after settlement, ordered by court. 1882, chap. 77, § 1.





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ABSTRACT OF ANNUAL REPORTS

OF THE

SAVINGS BANKS, TRUST COMPANIES, AND  
CO-OPERATIVE SAVING FUND AND  
LOAN ASSOCIATIONS,

SHOWING THEIR

CONDITION AT THE CLOSE OF BUSINESS ON THE  
31ST OF OCTOBER, 1882.

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## ABINGTON SAVINGS BANK — ABINGTON.

Incorporated 1853. Number of corporators, 53.

ZICHHI N. WHITMARSH, *President*.*Treasurer*, JUDSON N. FARRAR.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,056,889 54	Public funds, . . . . .	\$93,012 50
Earnings undivided, . . . . .	24,726 01	Bank stock, . . . . .	157,342 87
Guaranty fund, . . . . .	13,850 00	Loans on bank stock, . . . . .	1,750 00
		Railroad bonds, . . . . .	45,661 08
		Real estate, . . . . .	4,250 00
		Real estate by foreclosure, . . . . .	2,638 31
		Loans on real estate, . . . . .	675,401 16
		Loans on personal security, . . . . .	49,884 00
		Loans to counties, cities, or towns, . . . . .	4,000 00
		Deposit in bank on interest, . . . . .	60,575 54
		Expense account, . . . . .	60 95
		Suspense account, . . . . .	303 47
		Cash on hand, . . . . .	585 67
	\$1,095,465 55		\$1,095,465 55

## Loans on Bank Stock: —

On 21 shares Abington National Bank, . . . . .	\$1,750 00
Invested in real estate (for banking purposes), . . . . .	\$4,250 00
Estimated value of the same, . . . . .	4,250 00
Amount of real estate held by foreclosure, . . . . .	2,638 31
Assessed value of the same, . . . . .	2,450 00
Amount of income received from the same, . . . . .	198 00
Amount of municipal tax on real estate, . . . . .	37 53

## Cash on Deposit in Bank: —

Abington National Bank, . . . . .	\$60,575 54
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Whole amount of interest or profits received or earned, . . . . .	\$59,691 49
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 $\frac{1}{4}$ per cent., { 21,819 47
	2 $\frac{1}{4}$ per cent., { 22,656 32

Times for the dividends fixed by the by-laws: first Tuesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7 $\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$90,000, 5 per cent.; \$10,000, 5 $\frac{1}{2}$  per cent.; \$647,035.16, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 514

Aggregate amount of the same, . . . . . 415,985 16

Number of open accounts, . . . . . 2,812

Number and amount of deposits received for previous year, . . . . . 1,568 199,299 42

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 178 112,316 00 —

Number and amount of withdrawals, . . . . . 1,388 169,609 03

Number of accounts opened the previous year, . . . . . 452

Number of accounts closed the previous year, . . . . . 306

Amount of expenses of the corporation during previous year, . . . . . 1,872 36

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner: July 10.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Lynn, Mass, . . .	\$1,000	\$1,000 00	\$1,000 00
of Fall River, Mass., . . .	25,000	30,500 00	27,407 50
of Boston, Mass., . . .	15,000	15,300 00	15,000 00
of Holyoke, Mass, . . .	5,000	5,900 00	5,000 00
Town of Abington, Mass, . . .	8,000	8,000 00	8,000 00
City of Bangor, Me., . . .	10,000	11,300 00	8,605 00
of Portland, Me., . . .	7,000	7,850 00	7,000 00
of Meriden, Conn, . . .	20,000	24,400 00	21,000 00
	\$91,000	\$104,250 00	\$93,012 50

## BANK STOCK.

Abington Nat'l Bank, Abington, .	\$15,500	\$21,700 00	\$17,470 00
Boston Nat'l Bank, Boston, . .	7,400	8,906 00	7,400 00
Blackstone Nat'l Bank, Boston, .	7,500	8,137 50	7,500 00
Central Nat'l Bank, Boston, . .	2,400	867 00	2,400 00
Continental Nat'l Bank, Boston, .	2,500	2,950 00	2,500 00
Eliot Nat'l Bank, Boston, . . .	5,900	6,755 50	5,900 00
Eagle Nat'l Bank, Boston, . . .	1,900	2,128 00	1,900 00
Freeman's Nat'l Bank, Boston, . .	1,500	1,740 00	1,500 00
Globe Nat'l Bank, Boston, . . .	5,000	5,400 00	5,500 00
Howard Nat'l Bank, Boston, . . .	15,000	18,300 00	15,000 00
Hamilton Nat'l Bank, Boston, . .	5,000	5,900 00	5,500 00
Hide and Leather Nat'l B'k, Boston,	6,800	7,480 00	6,800 00
Mount Vernon Nat'l Bank, Boston, .	3,800	4,910 00	3,800 00
Merchants' Nat'l Bank, Boston, .	10,000	14,100 00	13,000 00
Metropolitan Nat'l Bank, Boston, .	4,000	4,840 00	4,000 00
North Nat'l Bank, Boston, . . .	2,200	2,838 00	2,600 00
Redemption Nat'l Bank, Boston, .	11,000	14,382 50	14,280 00
Republic Nat'l Bank, Boston, . .	4,500	5,670 00	4,500 00
Second Nat'l Bank, Boston, . . .	5,000	7,687 50	7,200 00
Shoe and Leather Nat'l B'k, Boston,	1,000	1,055 00	1,000 00
State Nat'l Bank, Boston, . . .	3,200	3,936 00	3,200 00
Traders' Nat'l Bank, Boston, . .	5,800	5,220 00	5,800 00
Third Nat'l Bank, Boston, . . .	2,000	2,020 00	2,000 00
Webster Nat'l Bank, Boston, . . .	4,700	5,123 00	4,700 00
First Nat'l Bank, South Adams, .	4,000	5,600 00	4,000 00
Old Colony Nat'l Bank, Plymouth, .	3,200	4,480 00	4,440 00
First Nat'l Bank, Danvers, . . .	2,850	3,572 00	3,452 87
	\$143,650	\$175,698 00	\$157,342 87

## RAILROAD BONDS.

Eastern Railroad, . . . . .	\$50,000	\$54,500 00	\$40,261 08
Old Colony Railroad, . . . . .	5,000	6,250 00	5,400 00
	\$55,000	\$60,750 00	\$45,661 08

## AMHERST SAVINGS BANK—AMHERST.

Incorporated, 1864. Number of corporators, 13.

EXOS F. COOK, *President*.*Treasurer*, SAMUEL C. CARTER.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$723,906 91	Public funds, . . . . .	\$96,471 25
Earnings undivided, . . . . .	21,632 79	Loans on public funds, . . . . .	1,700 00
Guaranty fund, . . . . .	12,006 29	Bank stock, . . . . .	123 533 51
		Loans on bank stock, . . . . .	1,200 00
		Railroad bonds, . . . . .	95,166 67
		Real estate, . . . . .	15,000 00
		Loans on real estate, . . . . .	286,577 64
		Loans on personal security, . . . . .	62,957 46
		Loans to counties, cities, or towns, . . . . .	33,700 00
		Deposit in banks on interest, . . . . .	40,940 20
		Cash on hand, . . . . .	299 26
	<hr/> \$757,545 99		<hr/> \$757,545 99

## Loans on Public Funds, amount on each :—

On \$1,500 of United States bonds, 4s, . . . . .	\$1,500 00
On \$7,000 of certificate of stock of city of New York,* . . . . .	200 00

## Loans on Bank Stock, amount on each :—

On 15 shares First National Bank, Amherst, . . . . .	\$900 00
On 3 shares Northampton National Bank, Northampton, . . . . .	300 00

Invested in real estate (for banking purposes), . . . . .	\$15,000 00
Estimated value of the same, . . . . .	15,000 00
Amount of municipal tax on real estate, . . . . .	163 40

## Cash on Deposit in Banks, amount in each :—

Holyoke National Bank, Holyoke, . . . . .	\$15,000 00
First National Bank, Amherst, . . . . .	25,940 20

Whole amount of interest or profits received or earned, . . . . .	\$41,069 96
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 13,026 34
	2½ per cent., { 15,367 16

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5 8-18.

The total amount of loans, with each specified rate of interest: \$56,666, 5 per cent.; \$31,175, 5½ per cent.; \$278,588, 6 per cent.; \$19,663, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 362

Aggregate amount of the same, . . . . . 224,242 64

Number of open accounts, . . . . . 2,482

Number and amount of deposits received for previous year, . . . . . 1,689 137,855 55

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 118 61,630 00

Number and amount of withdrawals, . . . . . 1,442 118,234 96

Number of accounts opened the previous year, . . . . . 312

Number of accounts closed the previous year, . . . . . 347

Amount of expenses of the corporation during previous year, . . . . . 1,961 83

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: August 16.

\* This bank has been notified that this loan is illegal.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3½s, registered . .	\$10,000	\$10,175 00	\$10,000 00
United States 4½s, " . .	10,000	11,300 00	11,296 25
United States 3s, " . .	2,000	2,050 00	2,000 00
City and town bonds:—			
City of Bangor, Me, 6s, . .	20,000	21,200 00	20,500 00
of Rockland, Me, 6s, . .	5,000	5,025 00	5,025 00
of Bath, Me., 6s, . .	5,000	5,000 00	5,000 00
of Fall River 6s, . .	8,000	10,000 00	8,680 00
of Pawtucket, R. I, 5s, . .	3,000	3,600 00	3,195 00
Town of Clinton, Mass., 4s, . .	20,000	20,650 00	20,650 00
of Rutland, Vt., 4s, . .	10,000	10,125 00	10,125 00
	\$93,000	\$99,125 00	\$96,471 25

## BANK STOCK.

First Nat'l Bank, Easthampton, .	\$9,400	\$11,750 00	\$10,724 00
First Nat'l Bank, Northampton, .	12,900	16,770 00	17,176 00
Hampshire Co N'l B'k, Northampt'n,	7,900	9,638 00	8,963 00
Northampton N'l B'k, Northampt'n,	13,300	23,275 00	13,504 00
Conway Nat'l Bank, Conway, . .	4,400	5,500 00	5,012 00
Agawam Nat'l Bank, Springfield, .	7,300	9,198 00	8,966 00
Chapin Nat'l Bank, Springfield, .	10,000	12,800 00	12,703 00
Crocker Nat'l Bank, Turner's Falls,	8,400	10,080 00	8,664 39
City Nat'l Bank, Worcester, . .	4,000	4,800 00	5,120 00
Citizens' Nat'l Bank, Worcester, .	2,500	3,000 00	3,062 50
Mechanics' Nat'l Bank, Worcester, .	1,000	1,200 00	1,250 00
First Nat'l Bank, Barre, . .	5,000	6,250 00	6,160 00
Hide and Leather Nat'l B'k, Boston,	1,000	1,140 00	1,107 00
Suffolk Nat'l Bank, Boston, . .	2,300	2,783 00	2,771 62
Republic Nat'l Bank, Boston, . .	5,000	6,250 00	6,250 00
First Nat'l Bank, Palmer, . .	1,000	1,300 00	1,300 00
Holyoke Nat'l Bank, Holyoke, . .	10,000	12,000 00	10,800 00
	\$105,400	\$137,734 00	\$123,533 51

## RAILROAD BONDS.

New London & North'n R.R., 7s, reg.	\$25,000	\$31,250 00	\$25,000 00
New London & North'n R.R., 6s,	3,500	3,850 00	3,500 00
Vermont & Massachusetts Railroad,	2,000	2,000 00	2,000 00
Boston & Revere Beach Railroad, .	25,000	28,750 00	26,268 75
Boston & Lowell Railroad, . .	10,000	11,300 00	10,491 67
Fitchburg Railroad, . . . .	25,000	28,000 00	27,906 25
	\$90,500	\$105,150 00	\$95,166 67



## ANDOVER SAVINGS BANK — ANDOVER.

Incorporated 1834. Number of corporators, 54.

MOSES FOSTER, *President*.JOHN F. KIMBALL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,371,398 56	Public funds, . . . . .	\$452,600 00
Earnings undivided, . . . . .	44,550 98	Bank stock, . . . . .	169,500 00
Guaranty fund, . . . . .	32,000 00	Loans on bank stock, . . . . .	500 00
		Railroad bonds, . . . . .	235,500 00
		Real estate by foreclosure, . . . . .	25 595 03
		Loans on real estate, . . . . .	395,512 00
		Loans on personal security, . . . . .	142,313 32
		Loans to counties, cities, or towns, . . . . .	10,000 00
		Deposit in banks on interest, . . . . .	13,394 32
		Cash on hand, . . . . .	3,034 87
	\$1,447,949 54		\$1,447,949 54

## Loans on Bank Stock:—

On 6 shares Andover National Bank, . . . . . \$500 00

Amount of real estate held by foreclosure, . . . . . \$25,595 03

Assessed value of the same, . . . . . 42,750 00

Amount of income received from the same, . . . . . 946 00

Amount of municipal tax on real estate, . . . . . 840 16

## Cash on Deposit in Banks, amount in each:—

Blackstone National Bank, Boston, . . . . . \$7,661 03

Andover National Bank, Andover, . . . . . 5,733 29

Whole amount of interest or profits received or earned, . . . . . \$103,802 99

Rate and amount of each semi-annual dividend for previous year, . . . . . } 2 per cent., { 25,932 25  
 } 2½ per cent., { 32,696 14

Times for the dividends fixed by the by-laws: Third Wednesday of June and December.

The total amount of loans, with each specified rate of interest: \$10,000, 4½ per cent.; \$102,900, 5 per cent.; \$5,000, 5½ per cent.; \$381,205.32, 6 per cent.; \$10,000, 6½ per cent.; \$39,270, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 214

Aggregate amount of the same, . . . . . 265,426 65

Amount of investments from which no income is received, . . . . . 2,600 00

Number of open accounts, . . . . . 3,578

Number and amount of deposits received for previous year, . . . . . 1,860 156,989 11

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 158 76,271 00

Number and amount of withdrawals, . . . . . 1,408 180,753 89

Number of accounts opened the previous year, . . . . . 429

Number of accounts closed the previous year, . . . . . 320

Amount of expenses of the corporation during previous year, . . . . . 2,200 00

Amount of treasurer's bond, . . . . . 30,000 00

Date of examination by commissioner: May 31.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested
United States bonds 4s and ex. 5s,	\$77,100	\$81,100 00	\$77,100 00
City and town bonds:—			
City of Bangor, Me., . . . .	25,000	28,000 00	25,000 00
of Belfast, Me., . . . .	17,000	17,000 00	17,000 00
of Boston, . . . . .	1,000	1,100 00	1,000 00
of Chelsea, . . . . .	27,000	30,000 00	27,000 00
of Cambridge, . . . . .	14,000	16,000 00	14,000 00
of Dover, N.H., . . . . .	25,500	30,000 00	25,500 00
of Fall River, . . . . .	11,000	12,000 00	11,000 00
of Holyoke, . . . . .	18,000	21,000 00	18,000 00
of Lynn, . . . . .	30,000	33,000 00	30,000 00
of Lowell, . . . . .	5,000	5,500 00	5,000 00
of Lewiston, . . . . .	7,000	8,000 00	7,000 00
Town of Melrose, . . . . .	15,000	17,000 00	15,000 00
City of Norwich, Conn., . . . .	35,000	38,000 00	35,000 00
of Nashua, N.H., . . . . .	5,000	5,500 00	5,000 00
of Newburyport, . . . . .	20,000	23,000 00	20,000 00
Town of Northampton, . . . . .	33,000	38,000 00	33,000 00
City of Portland, Me., . . . . .	23,500	25,000 00	23,500 00
of Portsmouth, N. H., . . . . .	33,500	37,000 00	33,500 00
of Salem, . . . . .	20,000	21,000 00	20,000 00
of Somerville, . . . . .	5,000	5,500 00	5,000 00
of Worcester, . . . . .	5,000	5,500 00	5,000 00
	\$452,600	\$498,200 00	\$452,600 00

## BANK STOCK.

Andover Nat'l Bank, Andover, . .	\$30,900	\$38,000 00	\$30,900 00
Bay State Nat'l Bank, Lawrence, . .	7,500	10,000 00	7,500 00
Blackstone Nat'l Bank, Boston, . .	10,800	11,000 00	10,800 00
Commonwealth Nat'l Bank, Boston,	15,000	16,500 00	15,000 00
Continental Nat'l Bank, Boston, . .	10,000	12,000 00	10,000 00
Eagle Nat'l Bank, Boston, . . . .	5,000	5,500 00	5,000 00
Everett Nat'l Bank, Boston, . . . .	4,500	5,000 00	4,500 00
Hide and Leather N'l Bank, Boston,	10,000	11,200 00	10,000 00
Merchants' Nat'l Bank, Boston, . .	2,500	3,500 00	2,500 00
New England Nat'l Bank, Boston, . .	2,500	3,300 00	2,500 00
Republic Nat'l Bank, Boston, . . . .	22,500	28,000 00	22,500 00
Revere Nat'l Bank, Boston, . . . .	26,300	31,300 00	26,300 00
Security Nat'l Bank, Boston, . . . .	600	1,000 00	600 00
Union Nat'l Bank, Boston, . . . . .	1,000	1,400 00	1,000 00
Webster Nat'l Bank, Boston, . . . .	15,400	17,500 00	15,400 00
Wachusett Nat'l Bank, Fitchburg, . .	5,000	9,000 00	5,000 00
	\$169,500	\$204,200 00	\$169,500 00

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Maine Railroad 7s, .	\$50,000	\$60,000 00	\$50,000 00
Boston and Lowell Railroad 7s, .	72,000	85,000 00	72,000 00
Old Colony Railroad 7s, . . .	20,000	24,000 00	20,000 00
New Bedford Railroad 7s, . . .	10,000	11,000 00	10,000 00
Worcester and Nashua Railroad 5s, .	5,000	5,000 00	5,000 00
Agricultural Branch Railroad 6s, .	25,000	25,000 00	25,000 00
Boston and Revere Beach R.R. 6s, .	14,000	15,500 00	14,000 00
Newport and Richford Railroad 5s, .	5,000	5,000 00	5,000 00
Connecticut and Passumpsic 7s, .	34,500	40,000 00	34,500 00
	<u>\$235,500</u>	<u>\$270,500 00</u>	<u>\$235,500 00</u>

## ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Number of corporators, 36.

ALBERT WINN, *President*.ABEL R. PROCTOR, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$702,683 60	Public funds, . . . .	\$40,792 75
Earnings undivided, .	10,995 20	Loans on public funds, . .	2,000 00
Guaranty fund, . .	13,863 80	Bank stock, . . . .	19,866 25
		Railroad bonds, . . . .	39,150 00
		Loans on railroad bonds, . .	300 00
		Real estate, . . . .	26,396 59
		Real estate by foreclosure, .	47,370 81
		Loans on real estate, . .	398,301 75
		Loans on personal security, .	44,058 82
		Loans to counties, cities, or towns, . . . .	81,300 00
		Deposit in bank on interest, .	26,426 27
		Expense account, . . . .	434 87
		Tax account, . . . .	890 54
		Insurance account, . . . .	169 00
		Cash on hand, . . . .	84 95
	\$727,542 60		\$727,542 60

## Loans on Public Funds: —

On \$3,000 city of Fall River bonds, . . . . . \$2,000 00

## Loans on Railroad Bonds: —

On \$1,000 Northern Pacific Railroad and land grant first mortgage bonds, \$300 00

Invested in real estate (for banking purposes), . . . . . \$26,396 59

Estimated value of the same, . . . . . 26,000 00

Amount of real estate held by foreclosure, . . . . . 47,370 81

Assessed value of the same, . . . . . 54,480 00

Amount of income received from the same, . . . . . 3,434 42

Amount of municipal tax on real estate, . . . . . 1,495 98

## Cash on Deposit in Bank: —

In Faneuil Hall National Bank, Boston, . . . . . \$26,426 27

Whole amount of interest or profits received or earned, . . . . . \$38,494 77

Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., }	12,917 13
		13,329 02

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 13-64.

The total amount of loans, with each specified rate of interest: \$26,426.27,  
 3 per cent.; \$40,000, 4 per cent.; \$10,000, 4½ per cent.; \$10,000, 4¾ per cent.;  
 \$71,000, 5 per cent.; \$317,460.57, 6 per cent.; \$29,000, 6½ per cent.;  
 \$47,900, 7 per cent.; \$600, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 257

Aggregate amount of the same, . . . . . 215,191 90

Number of open accounts, . . . . . 2,517

Number and amount of deposits received for previous year, . . . . . 142,155 07

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	71	42,266 70
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Number and amount of withdrawals, . . . . .	1,154	\$95,771 57
Number of accounts opened the previous year, . . . . .	323	
Number of accounts closed the previous year, . . . . .	167	
Amount of expenses of the corporation during previous year, . . . . .		2,616 60
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: June 27.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, coupon bonds, . . . . .	\$150	\$537 75	\$492 75
City and town bonds:—			
City of Portland, Me., 6s, . . . . .	20,000	24,000 00	20,100 00
of Lawrence, 6s, . . . . .	6,000	7,200 00	5,000 00
of Holyoke, 6s, . . . . .	5,000	6,200 00	4,167 00
Town of Woburn, 6s, . . . . .	7,000	8,330 00	5,833 00
of No. Adams, 6s, . . . . .	5,000	5,200 00	5,200 00
	\$13,450	\$51,467 75	\$40,792 75

## BANK STOCK.

Redemption Nat'l Bank, Boston, . . . . .	\$1,000	\$1,310 00	\$1,353 75
Republic Nat'l Bank Boston, . . . . .	3,300	4,092 00	4,281 50
North America Nat'l Bank, Boston, . . . . .	2,500	2,750 00	2,975 00
Union Nat'l Bank, Boston, . . . . .	1,200	1,680 00	1,644 00
Continental Nat'l Bank, Boston, . . . . .	5,000	5,900 00	5,955 75
Faneuil Hall Nat'l Bank, Boston, . . . . .	1,000	1,300 00	1,310 00
First Ward Nat'l Bank, Boston, . . . . .	2,200	2,508 00	2,346 25
	\$16,200	\$19,540 00	\$19,866 25

## RAILROAD BONDS.

Eastern Railroad 6s, . . . . .	\$5,500	\$5,999 00	\$5,050 00
Boston and Lowell Railroad 7s, . . . . .	2,000	2,420 00	2,000 00
Boston, Revere Beach & Lynn R.R. 6s, . . . . .	7,000	7,840 00	7,000 00
Vermont and Massachusetts R.R. 6s, . . . . .	5,100	5,125 50	5,100 00
Connecticut and Passumpsic R.R. 7s, . . . . .	15,000	17,250 00	15,000 00
Newport and Richford R.R. 5s, guar- anteed by the Connecticut River and Passumpsic Railroad, . . . . .	5,000	5,100 00	5,000 00
	\$39,600	\$43,734 50	\$39,150 00

## ATHOL SAVINGS BANK — ATHOL.

Incorporated 1867. Number of corporators, 36.

JOHN G. MUDGE, *President*.ALPHEUS HARDING, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$973,733 69	Public funds, . . . . .	\$79,000 00
Earnings undivided, .	16,194 29	Bank stock, . . . . .	9,800 00
Guaranty fund, . . .	17,500 00	Loans on bank stock, . .	25,925 00
		Real estate by foreclosure, .	3,680 59
		Loans on real estate, . . .	343,455 86
		Loans on personal security, .	329,770 00
		Loans to counties, cities, or towns, . . . . .	64,380 00
		Deposit in banks on interest, .	130,000 00
		Expense account, . . . . .	772 56
		Cash in banks, . . . . .	20,643 97
	<u>\$1,007,427 98</u>		<u>\$1,007,427 98</u>

## Loans on Bank Stock, amount on each : —

On 33 shares Miller's River National Bank, . . . . .	\$2,975 00
On 21 shares Athol National Bank, . . . . .	1,250 00
On 125 shares Commonwealth National Bank, . . . . .	11,700 00
On 100 shares South Reading National Bank, . . . . .	10,000 00
Amount of real estate held by foreclosure, . . . . .	\$3,680 59
Assessed value of the same, . . . . .	3,900 00
Amount of income received from the same, . . . . .	469 59
Amount of municipal tax on real estate, . . . . .	42 79

## Cash on Deposit in Banks, amount in each : —

Athol National Bank, . . . . .	\$10,000 00
Townsend National Bank, . . . . .	20,000 00
Westminster National Bank, . . . . .	10,000 00
First National Bank, Leominster, . . . . .	15,000 00
City National Bank, Holyoke, . . . . .	20,000 00
City National Bank, Springfield, . . . . .	10,000 00
Continental National Bank, Boston, . . . . .	20,000 00
Commonwealth National Bank, . . . . .	2,408 45
Central National Bank, Boston, . . . . .	25,000 00
Miller's River National Bank, . . . . .	18,235 52

Whole amount of interest or profits received or earned, . . . . .	\$52,011 44
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 17,748 53
	2 per cent., { 18,364 21

Times for the dividends fixed by the by-laws : January 1st and July 1st.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : 5 5-6.

The total amount of loans, with each specified rate of interest : \$1,700, 4 per cent. ; \$15,000, 4½ per cent. ; \$129,500, 4½ per cent. ; \$111,500, 4¾ per cent. ; \$547,655.86, 5 per cent. ; \$83,175, 6 per cent. ; \$5,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 301

Aggregate amount of the same, . . . . . 247,452 86



Number of open accounts, . . . . .	3,538	
Number and amount of deposits received for previous year, . . . . .	8,629	\$195,296 72
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	162	71,970 74
Number and amount of withdrawals, . . . . .	1,556	140,778 37
Number of accounts opened the previous year, . . . . .	630	
Number of accounts closed the previous year, . . . . .	444	
Amount of expenses of the corporation during previous year, . . . . .		2,534 27
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: July 19.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency, . . . . .	\$10,000	\$13,000 00	\$10,000 00
State, city, and town bonds:—			
City of Lynn, . . . . .	10,000	10,600 00	10,000 00
of Cambridge, . . . . .	15,000	15,800 00	15,000 00
of Newton, . . . . .	10,000	11,000 00	10,000 00
of Portland, Me., . . . . .	5,000	5,300 00	5,000 00
Town of Haverhill, . . . . .	1,000	1,050 00	1,000 00
Meriden, Conn., . . . . .	14,000	14,700 00	14,000 00
State of New Hampshire, . . . . .	14,000	14,700 00	14,000 00
	\$79,000	\$86,150 00	\$79,000 00

## BANK STOCK.

Blackstone Nat'l Bank, Boston, . . . . .	\$1,100	\$1,188 00	\$1,100 00
Eliot Nat'l Bank, Boston, . . . . .	1,000	1,120 00	1,000 00
Eagle Nat'l Bank, Boston, . . . . .	5,000	5,600 00	5,000 00
Miller's River Nat'l Bank, Athol, . . . . .	2,700	4,320 00	2,700 00
	\$9,800	\$12,228 00	\$9,800 00



## ATTLEBOROUGH SAVINGS BANK—NORTH ATTLEBOROUGH.

Incorporated 1860. Number of corporators, 68.

ABIEL CODDING, *President*.EDWARD R. PRICE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$526,849 48	Bank stock, . . . . .	\$5,079 00
Earnings undivided, . .	10,514 96	Loans on real estate, . . . .	245,425 00
Guaranty fund, . . . .	9,250 00	Loans on personal security, .	144,323 34
		Loans to counties, cities, or towns, . . . . .	65,000 00
		Deposit in banks on interest, .	85,653 93
		Expense account, . . . . .	131 25
		Cash in bank, . . . . .	1,001 92
	<hr/> \$546,614 44		<hr/> \$546,614 44

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston, . . . . .	\$55,000 00
Maverick National Bank, Boston, . . . . .	30,653 93
Attleborough National Bank, North Attleborough, . . . . .	1,001 92

Whole amount of interest or profits received or earned, . . . . . \$29,720 68

Rate and amount of each semi-annual dividend for previous year, . . . . .	2½ per cent.,	10,508 61
	2½ per cent.,	11,873 22

Times for the dividends fixed by the by-laws: Tuesday after second Monday in April and October.

The total amount of loans, with each specified rate of interest: \$67,500, 5 per cent.; \$30,000, 5½ per cent.; \$357,248 34, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 196

Aggregate amount of the same, . . . . . 184,700 00

Number of open accounts, . . . . . 1,742

Number and amount of deposits received for previous year, . . . . . 1,036 224,822 16

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 189 109,341 24

Number and amount of withdrawals, . . . . . 557 122,142 71

Number of accounts opened the previous year, . . . . . 558

Number of accounts closed the previous year, . . . . . 264

Amount of expenses of the corporation during previous year, . . . . . 1,805 44

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: May 23.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Attleborough, . . . . .	\$5,100	\$5,600 00	\$5,079 00

## BARRE SAVINGS BANK — BARRE.

Incorporated May, 1869. Number of corporators, 49.

CHARLES BRIMBLECOM, *President*.HARDING WOODS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$252,110 54	Bank stock, . . . . .	\$126,893 54
Earnings undivided, .	16,340 81	Railroad bonds, . . . . .	6,060 00
Guaranty fund, . . .	3,760 00	Real estate by foreclosure, .	15,000 00
		Loans on real estate, . . . .	52,913 67
		Loans on personal security, .	69,256 86
		Expense account, . . . . .	166 66
		Cash in bank, . . . . .	1,920 62
	<hr/> \$272,211 35		<hr/> \$272,211 35

Amount of real estate held by foreclosure, . . . . .	\$15,000 00
Assessed value of the same, . . . . .	11,700 00
Amount of municipal tax on real estate, . . . . .	191 40

## Cash on Deposit in Bank: —

First National Bank of Barre, . . . . .	\$1,920 62
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Whole amount of interest or profits received or earned, . . . . .	\$14,608 36
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Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 4,431 01
	2 per cent., { 4,645 39

Times for the dividends fixed by the by-laws: January 15 and July 15.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5 1-25.

The total amount of loans, with each specified rate of interest: \$5,000, 5½ per cent.; \$65,000, 6 per cent.; \$47,148.67, 7 per cent.; \$521.86, 7½ per cent.; \$4,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each . . . . .	42
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Aggregate amount of the same, . . . . .	34,970 53
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Amount of investments from which no income is received, . . . . .	16,000 00
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Number of open accounts, . . . . .	900
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Number and amount of deposits received for previous year, . . . . .	444 42,654 29
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	32 19,619 60
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Number and amount of withdrawals, . . . . .	337 28,177 53
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Number of accounts opened the previous year, . . . . .	146
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Number of accounts closed the previous year, . . . . .	87
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Amount of expenses of the corporation during previous year, . . . . .	853 71
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Amount of treasurer's bond, . . . . .	15,000 00
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Date of examination by commissioner: July 12.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . .	\$1,200	\$1,453 50	\$1,469 00
Blackstone Nat'l Bank, Boston, . .	4,200	4,557 00	5,722 59
Boston Nat'l Bank, Boston, . .	6,400	7,584 00	7,975 27
Boylston Nat'l Bank, Boston, . .	2,000	2,360 00	2,785 33
Continental Nat'l Bank, Boston, . .	1,700	2,012 37	2,018 56
Eliot Nat'l Bank, Boston, . .	2,500	2,975 00	2,991 00
First Nat'l Bank, Boston, . .	7,000	14,175 00	12,615 25
Mechanics' Nat'l Bank, Boston, . .	2,800	3,654 00	3,500 00
Nat'l Bank of Commerce, Boston, . .	3,200	3,816 00	5,316 00
Nat'l Bank of No. America, Boston, . .	2,500	2,768 75	2,718 75
Nat'l Bank of Redemption, Boston, . .	4,600	6,026 00	6,263 50
Exchange Nat'l Bank, Boston, . .	1,800	2,342 25	2,977 50
Hide and Leather Nat'l Bank, Boston, . .	2,500	2,750 00	2,912 70
Revere Nat'l Bank, Boston, . .	900	1,026 00	1,185 00
Webster Nat'l Bank, Boston, . .	3,300	3,576 37	3,462 63
Old Boston Nat'l Bank, Boston, . .	3,500	4,217 50	5,407 50
Second Nat'l Bank, Boston, . .	3,400	5,168 00	5,032 35
Shoe and Leather Nat'l Bank, Boston, . .	2,000	2,110 00	2,800 00
Suffolk Nat'l Bank, Boston, . .	3,000	3,510 00	3,753 75
Tremont Nat'l Bank, Boston, . .	6,100	6,954 00	7,837 25
Market Nat'l Bank, Brighton, . .	5,000	6,625 00	7,660 00
Ware Nat'l Bank, Ware, . .	700	854 00	901 25
Central Nat'l Bank, Worcester, . .	5,500	7,700 00	8,050 00
Citizens' Nat'l Bank, Worcester, . .	2,100	2,520 00	2,961 00
City Nat'l Bank, Worcester, . .	5,000	6,000 00	6,830 00
First Nat'l Bank, Worcester, . .	2,000	3,300 00	2,700 00
First Nat'l Bank, Barre, . .	7,400	8,964 00	10,042 00
	\$92,300	\$118,998 74	\$127,888 18
Less interest earned at date of purchase, . . . . .	-	-	994 64
	\$92,300	\$118,998 74	\$126,893 54

## RAILROAD BONDS.

Eastern Railroad 4½s, . . .	\$5,000	\$5,500 00	\$5,200 00
Rutland Railroad 5s, . . .	1,000	890 00	860 00
	\$6,000	\$6,390 00	\$6,060 00

## BASS RIVER SAVINGS BANK — SOUTH YARMOUTH.

Incorporated April 20th, 1874. Number of corporators, 31.

DAVID KELLY, *President*.DAVID D. KELLY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$274,875 11	Public funds, . . . . .	\$26,608 40
Earnings undivided, . . . . .	4,716 53	Loans on public funds, . . . . .	3,700 00
Guaranty fund, . . . . .	2,426 89	Bank stock, . . . . .	93,718 38
		Loans on bank stock, . . . . .	325 00
		Railroad bonds, . . . . .	10,000 00
		Real estate by foreclosure, . . . . .	840 08
		Loans on real estate, . . . . .	28,601 51
		Loans on personal security, . . . . .	92,994 27
		Loans to counties, cities, or towns, . . . . .	7,000 00
		Deposit in bank on interest, . . . . .	2,121 16
		Loans on mill stock,* . . . . .	2,500 00
		Sagamore Manufacturing Company,* . . . . .	6,704 81
		Border City Manufacturing Company,* . . . . .	5,229 54
		Cash on hand, . . . . .	1,675 38
	\$282,018 53		\$282,018 53

## Loans on Public Funds:—

On \$4,200 United States bonds, with principal and two sureties, . . . . . \$3,700 00

## Loans on Bank Stock:—

On 5 shares First National Bank, Yarmouth, . . . . . \$325 00

Amount of real estate held by foreclosure, . . . . . \$840 08

Assessed value of the same, . . . . . 900 00

Amount of municipal tax on real estate, . . . . . 6 93

## Cash on Deposit in Bank:—

Maverick National Bank, Boston, . . . . . \$2,121 16

Whole amount of interest or profits received or earned, . . . . . \$14,319 77

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	4,429 00
	2 per cent, {	4,901 22

Times for the dividends fixed by the by-laws: April 1st and October 1st.

The total amount of loans, with each specified rate of interest: \$15,000, 4½ per cent.; \$15,000, 4½ per cent.; \$32,500, 5 per cent.; \$29,200, 5½ per cent.; \$21,684.78, 6 per cent.; \$775, 6½ per cent.; \$20,961, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 116

Aggregate amount of the same, . . . . . 54,920 78

Amount of investments from which no income is received, . . . . . 840 08

Number of open accounts, . . . . . 1,167

Number and amount of deposits received for previous year, . . . . . 757 103,996 06

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 90 48,147 76

Number and amount of withdrawals, . . . . . 381 51,376 44

Number of accounts opened the previous year, . . . . . 257

Number of accounts closed the previous year, . . . . . 72

Amount of expenses of the corporation during previous year, . . . . . 895 08

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: September 18.

\* Taken to secure indebtedness.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Boston 4s, . . . .	\$10,000	\$10,225 00	\$10,000 00
of Providence 5s, . . . .	10,000	11,700 00	11,608 40
Town of Beverly 4s, . . . .	5,000	5,015 00	5,000 00
	\$25,000	\$26,940 00	\$26,608 40

## BANK STOCK.

Everett Nat'l Bank, Boston, . . .	\$6,300	\$7,119 00	\$6,615 00
Shawmut Nat'l Bank, Boston, . . .	2,500	2,743 75	2,750 00
State Nat'l Bank, Boston, . . . .	1,500	1,800 00	1,770 00
Market Nat'l Bank, Boston, . . . .	1,300	1,300 00	1,300 00
Republic Nat'l Bank, Boston, . . .	8,200	10,260 25	9,429 88
Tremont Nat'l Bank, Boston, . . .	7,300	8,322 00	8,030 00
Blackstone Nat'l Bank, Boston, . .	800	868 00	800 00
Old Boston Nat'l Bank, Boston, . .	700	843 50	756 00
Eagle Nat'l Bank, Boston, . . . .	2,100	2,367 75	2,205 00
Manufacturers' Nat'l Bank, Boston, .	10,500	10,946 25	10,867 50
Suffolk Nat'l Bank, Boston, . . . .	1,000	1,182 50	1,000 00
Second Nat'l Bank, Boston, . . . .	4,900	7,448 00	7,105 00
Exchange Nat'l Bank, Boston, . . .	5,000	6,506 25	6,250 00
Merchants' Nat'l Bank, Boston, . .	5,600	7,868 00	7,840 00
Boston Nat'l Bank, Boston, . . . .	3,000	3,555 00	3,270 00
Faneuil Hall Nat'l Bank, Boston, . .	5,500	7,163 75	6,765 00
Redemption Nat'l Bank, Boston, . .	5,000	6,550 00	6,500 00
Atlas Nat'l Bank, Boston, . . . .	3,000	3,633 75	3,660 00
Citizens' Nat'l Bank, New Bedford, .	2,000	2,400 00	2,000 00
First Nat'l Bank, New Bedford, . . .	2,400	3,228 00	2,400 00
First Nat'l Bank, Yarmouth, . . . .	1,900	2,489 00	2,405 00
	\$80,500	\$98,594 75	\$93,718 38

## RAILROAD BONDS.

New Bedford Railroad, . . . .	\$3,000	\$3,600 00	\$3,000 00
Old Colony Railroad 6s, . . . .	3,000	3,750 00	3,000 00
Old Colony Railroad 7s, . . . .	4,000	4,640 00	4,000 00
	\$10,000	\$11,990 00	\$10,000 00



## BENJAMIN FRANKLIN SAVINGS BANK — FRANKLIN.

Incorporated February 23, 1871. Number of corporators, 40.

DAVIS THAYER, JR., *President.*CHARLES W. STEWART, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$273,947 44	Public funds, . . . . .	\$21,223 50
Earnings undivided, .	5,091 29	Bank stock, . . . . .	51,640 12
Guaranty fund, . . .	3,743 68	Real estate by foreclosure, .	26,474 24
		Loans on real estate, . . . .	133,645 00
		Loans on personal security, .	21,397 00
		Loans to counties, cities, or towns, . . . . .	16,000 00
		Deposit in banks on interest, .	9,666 75
		Expense account, . . . . .	800 16
		Furniture account, . . . . .	562 31
		Suspense account, . . . . .	395 76
		Cash on hand, . . . . .	977 57
	\$282,782 41		\$282,782 41

Amount of real estate held by foreclosure, . . . . .	\$26,474 24
Assessed value of the same, . . . . .	29,070 00
Amount of income received from the same, . . . . .	1,110 16
Amount of municipal tax on real estate, . . . . .	517 91

## Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston, . . . . .	\$4,563 04
International Trust Company, Boston, . . . . .	4,885 38
Franklin National Bank, Franklin, . . . . .	218 33

Whole amount of interest or profits received or earned, . . . . .	\$15,623 82
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 4,978 86
	2 per cent., { 5,192 27

Times for the dividends fixed by the by-laws: first Monday in January and July.

The total amount of loans, with each specified rate of interest: \$16,000, 4 per cent.; \$32,300, 5 per cent.; \$118,489, 6 per cent.; \$4,253, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 170

Aggregate amount of the same, . . . . . 132,442 00

Amount of investments from which no income is received, . . . . . 1,400 00

Number of open accounts, . . . . . 1,259

Number and amount of deposits received for previous year, . . . . . 734 64,385 31

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 56 32,067 97

Number and amount of withdrawals, . . . . . 596 57,331 10

Number of accounts opened the previous year, . . . . . 171

Number of accounts closed the previous year, . . . . . 120

Amount of expenses of the corporation during previous year, . . . . . 1,304 36

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: June 15.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered, . . .	\$16,000	\$17,920 00	\$16,312 50
City bonds:—			
City of Bath, Me., . . . . .	2,000	2,000 00	1,815 00
of Lewiston, Me., . . . . .	3,000	3,240 00	3,096 00
	\$21,000	\$23,160 00	\$21,223 50

## BANK STOCK.

Wrentham Nat'l Bank, Wrentham, .	\$630	\$720 00	\$990 00
Franklin Nat'l Bank, Franklin, .	12,900	14,190 00	15,255 00
Tremont Nat'l Bank, Boston, . .	3,100	3,534 00	3,902 37
Hide and Leather Nat'l B'k, Boston,	900	.990 00	1,032 75
Howard Nat'l Bank, Boston, . . .	2,500	3,050 00	2,902 50
Washington Nat'l Bank, Boston, .	2,300	2,892 25	3,266 00
Eliot Nat'l Bank, Boston, . . . .	7,000	8,330 00	8,887 50
Market Nat'l Bank, Boston, . . .	1,000	1,090 00	1,100 00
Revere Nat'l Bank, Boston, . . . .	1,600	1,824 00	1,776 00
Commerce Nat'l Bank, Boston, . .	2,700	3,226 50	3,456 00
Shoe and Leather Nat'l B'k, Boston,	800	844 00	1,137 00
Columbian Nat'l Bank, Boston, . .	1,400	1,827 00	1,845 00
North America Nat'l Bank, Boston, .	1,500	1,653 75	1,680 00
Hamilton Nat'l Bank, Boston, . . .	3,000	3,540 00	3,790 00
Continental Nat'l Bank, Boston, . .	500	593 75	620 00
	\$41,830	\$48,305 25	\$51,640 12

## BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated 1847. Number of corporators, 45.

JULIUS ROCKWELL, *President.*ROBERT W. ADAM, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	\$1,796,391 95	Public funds, . . .	\$613,500 00
Earnings undivided, .	17,549 22	Loans on public funds, . . .	1,000 00
Guaranty fund, . . .	27,500 00	Bank stock, . . .	109,120 00
		Loans on bank stock, . . .	24,800 00
		Railroad bonds, . . .	10,000 00
		Real estate by foreclosure, . . .	85,092 70
		Loans on real estate, . . .	707,053 30
		Loans on personal security, . . .	203,106 28
		Loans to counties, cities, or towns, . . .	20,000 00
		Deposit in banks on interest, . . .	27,724 30
		Expense account, . . .	4,417 20
		Premium account, . . .	32,781 27
		Cash on hand and in bank, . . .	2,846 12
	<hr/> \$1,841,441 17		<hr/> \$1,841,441 17

## Loans on Public Funds:—

On \$1,000 United States 4½ bond, 1891, . . . . . \$1,000 00

## Loans on Bank Stock, amount on each:—

On 183 shares Pittsfield National Bank, . . . . . \$21,300 00

On 15 shares Agricultural National Bank, . . . . . 2,000 00

On 15 shares Third National Bank of Pittsfield, . . . . . 1,500 00

Amount of real estate held by foreclosure, . . . . . \$85,092 70

Assessed value of the same, . . . . . 60,450 00

Amount of income received from the same, . . . . . 2,788 31

Amount of municipal tax on real estate, . . . . . 824 32

## Cash on Deposit in Banks, amount in each:—

National Revere Bank, Boston, . . . . . \$15,889 78

National Bank of the Republic, Boston, . . . . . 9,834 52

Agricultural National Bank, Pittsfield, . . . . . 1,527 26

Pittsfield National Bank, Pittsfield, . . . . . 1,099 75

South Adams Savings Bank, Adams,\* . . . . . 2,000 00

Whole amount of interest or profits received or earned, . . . . . \$92,449 92

Rate and amount of each semi-annual dividend for previous	} 1½ per cent., {	25,433 29
year, . . . . .		
	} 2 per cent, {	33,417 58

Times for the dividends fixed by the by-laws: first Thursday of January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.

The total amount of loans, with each specified rate of interest: \$41,000, 5 per cent.; \$914,959 58, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 210

Aggregate amount of the same, . . . . . 275,359 58

Amount of investments from which no income is received, . . . . . 6,000 00

Number of open accounts, . . . . . 6,349

\* This amount was taken in payment for real estate.

Number and amount of deposits received for previous year, . . . . .	5,145	\$342,380 41
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	181	90,991 89
Number and amount of withdrawals, . . . . .	4,002	373,813 84
Number of accounts opened the previous year, . . . . .	1,103	
Number of accounts closed the previous year, . . . . .	936	
Amount of expenses of the corporation during previous year, . . . . .		5,818 70
Amount of treasurer's bond, . . . . .		50,000 00
Date of examination by commissioner: September 26.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered, . . . . .	\$285,000	\$340,575 00	\$285,000 00
“ “ currency 6s, register'd, . . . . .	55,000	70,950 00	55,000 00
State, city, and town bonds:—			
State of Connecticut 6s, . . . . .	5,000	6,000 00	5,000 00
of New Hampshire 6s, . . . . .	10,000	13,000 00	10,000 00
City of Charlestown 6s, . . . . .	5,000	5,700 00	5,000 00
of Providence, R.I., 5s, . . . . .	27,000	30,300 00	27,000 00
of Pawtucket, R.I., 5½s, . . . . .	20,000	22,000 00	20,000 00
of Boston 4s, . . . . .	30,000	34,000 00	30,000 00
of Bath, Me., 6s, . . . . .	12,000	12,000 00	12,000 00
Town of Pittsfield 6s, . . . . .	15,000	16,800 00	15,000 00
of Pittsfield 7s, . . . . .	35,000	42,000 00	35,000 00
of Adams 6s, . . . . .	25,000	28,000 00	25,000 00
of Watchemoket, R.I., 5s, . . . . .	26,500	29,000 00	26,500 00
of West Hartford, Conn., 4s . . . . .	18,000	18,700 00	18,000 00
of Marlboro' 4s, . . . . .	45,000	47,100 00	45,000 00
	\$513,500	\$716,125 00	\$513,500 00

## BANK STOCK.

Blackstone Nat'l Bank, Boston, . . . . .	\$4,100	\$4,448 00	\$4,100 00
Howard Nat'l Bank, Boston, . . . . .	3,200	3,904 00	3,200 00
Shawmut Nat'l Bank, Boston, . . . . .	2,000	2,175 00	2,000 00
North Nat'l Bank, Boston, . . . . .	3,500	4,506 00	3,500 00
Atlantic Nat'l Bank, Boston, . . . . .	4,500	6,773 00	4,500 00
Merchants' Nat'l Bank, Boston, . . . . .	6,800	9,562 00	6,800 00
Boston Nat'l Bank, Boston, . . . . .	10,000	11,850 00	10,000 00
Revere Nat'l Bank, Boston, . . . . .	12,000	13,680 00	12,000 00
Webster Nat'l Bank, Boston, . . . . .	8,000	8,670 00	8,000 00
Eagle Nat'l Bank, Boston, . . . . .	8,000	9,020 00	8,000 00
Hide and Leather Nat'l B'k, Boston, . . . . .	2,500	2,750 00	2,500 00
Nat'l Bank of Commerce, Boston, . . . . .	6,000	7,155 00	6,000 00
Republic Nat'l Bank, Boston, . . . . .	5,000	6,250 00	5,000 00
Atlas Nat'l Bank, Boston, . . . . .	10,900	13,213 00	10,900 00
Hadley Falls Nat'l Bank, Holyoke, . . . . .	2,000	3,500 00	2,000 00
Adams Nat'l Bank, North Adams, . . . . .	200	280 00	200 00
Chicopee First Nat'l Bank, Chicopee, . . . . .	6,000	10,200 00	6,000 00
Agricultural Nat'l Bank, Pittsfield, . . . . .	3,200	6,000 00	3,200 00
Pittsfield Nat'l Bank, Pittsfield, . . . . .	4,500	5,700 00	4,500 00
Lee Nat'l Bank, Lee, . . . . .	6,720	8,000 00	6,720 00
	\$109,120	\$137,636 00	\$109,120 00

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Worcester and Nashua Railroad 5s.	\$10,000	\$10,500 00	\$10,000 00

## BEVERLY SAVINGS BANK—BEVERLY.

Incorporated 1867. Number of corporators, 41.

WILLIAM ENDICOTT, *President*.R. G. BENNETT, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$625,403 23	Bank stock, . . . . .	\$141,600 00
Earnings undivided, .	2,765 49	Loans on bank stock, . . . . .	6,200 00
Guaranty fund, . . . . .	10,000 00	Railroad bonds, . . . . .	2,000 00
		Real estate by foreclosure, . . . . .	17,299 41
		Loans on real estate, . . . . .	230,565 00
		Loans on personal security, . . . . .	192,590 00
		Loans to counties, cities, or towns, . . . . .	12,500 00
		Expense account, . . . . .	7 50
		Premium account, . . . . .	13,000 00
		Cash in bank, . . . . .	22,406 81
	<u>\$638,168 72</u>		<u>\$638,168 72</u>

## Loans on Bank Stock:—

On 63 shares Beverly National Bank, . . . . . \$6,200 00

Amount of real estate held by foreclosure, . . . . . \$17,299 41

Assessed value of the same, . . . . . 20,400 00

Amount of income received from the same, . . . . . 1,031 62

Amount of municipal tax on real estate, . . . . . 293 76

## Cash on Deposit in Bank:—

Beverly National Bank, . . . . . \$22,406 81

Whole amount of interest or profits received or earned, . . . . . \$32,166 75

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	11,171 36
	2 per cent., {	11,688 67

Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$66,000, 4 per cent.; \$85,000, 4½ per cent.; \$52,500, 5 per cent.; \$238,355, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 234

Aggregate amount of the same, . . . . . 210,673 00

Amount of investments from which no income is received, . . . . . 317 27

Number of open accounts, . . . . . 2,085

Number and amount of deposits received for previous year, . . . . . 5,974 158,645 85

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 100 65,916 87

Number and amount of withdrawals, . . . . . 1,181 107,174 61

Number of accounts opened the previous year, . . . . . 315

Number of accounts closed the previous year . . . . . 202

Amount of expenses of the corporation during previous year, . . . . . 941 79

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner: July 18.



## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . . .	\$5,000	\$6,050 00	\$5,000 00
City Nat'l Bank, Boston, . . .	10,000	11,850 00	10,000 00
Continental Nat'l Bank, Boston, . .	5,000	5,900 00	5,000 00
Eagle Nat'l Bank, Boston, . . .	5,000	5,600 00	5,000 00
Freeman's Nat'l Bank, Boston, . . .	5,000	5 800 00	5,000 00
Massachusetts Nat'l Bank, Boston, .	10,000	11,200 00	10,000 00
North Nat'l Bank, Boston, . . .	5,000	6,450 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,500 00	5,000 00
Howard Nat'l Bank, Boston, . . .	5,000	6,100 00	5,000 00
Merchandise Nat'l Bank, Boston, . .	3,000	3,000 00	3,000 00
Republic Nat'l Bank, Boston, . . .	5,000	6,300 00	5,000 00
Revere Nat'l Bank, Boston, . . .	3,800	4,332 00	3,800 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,250 00	5,000 00
Traders' Nat'l Bank, Boston, . . .	10,000	9,000 00	10,000 00
Tremont Nat'l Bank, Boston, . . .	5,000	5,700 00	5,000 00
Webster Nat'l Bank, Boston, . . .	5,000	5,450 00	5,000 00
First Nat'l Bank, Lynn, . . . . .	5,000	6,100 00	5,000 00
Grand Nat'l Bank, Marblehead, . . .	1,800	2,124 00	1,800 00
Asiatic Nat'l Bank, Salem, . . . .	3,000	4,000 00	3,000 00
Exchange Nat'l Bank, Salem, . . .	5,000	5,950 00	5,000 00
First Nat'l Bank, Salem, . . . . .	5,000	6,250 00	5,000 00
Mercantile Nat'l Bank, Salem, . . .	5,000	5,950 00	5,000 00
Salem Nat'l Bank, Salem, . . . . .	5,000	6,100 00	5,000 00
Beverly Nat'l Bank, Beverly, . . . .	20,000	25,000 00	20,000 00
	\$141,600	\$164,956 00	\$141,600 00

## RAILROAD BONDS.

Eastern Railroad, . . . . .	\$2,000	\$2,180 00	\$2,000 00
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## BOSTON FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated 1854. Number of corporators, 54.

ALONZO H. EVANS, *President.*CURTIS C. NICHOLS, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$10,287,383 62	Public funds, . . . . .	\$1,452,000 00
Earnings undivided, . .	299,185 61	Loans on public funds, . . .	11,000 00
Guaranty fund, . . . .	164,756 18	Bank stock, . . . . .	420,987 50
		Loans on bank stock, . . . .	57,700 00
		Railroad bonds, . . . . .	140,000 00
		Real estate, . . . . .	140,289 85
		Real estate by foreclosure, . .	324,319 98
		Loans on real estate, . . . .	4,043,031 70
		Loans on personal security, . .	3,401,500 00
		Loans to counties, cities, or towns, . . . . .	502,000 00
		Deposit in banks on interest, . .	247,023 67
		Expense account, . . . . .	62 25
		Cash on hand, . . . . .	11,410 46
	<u>\$10,751,325 41</u>		<u>\$10,751,325 41</u>

## Loans on Public Funds, amount on each : —

On \$2,000 State of Maine bonds, . . . . .	\$2,000 00
On \$3,000 city of Boston 5s, . . . . .	3,000 00
On \$5,000 United States 4s, . . . . .	5,000 00
On \$1,000 town of Brookline water bonds, . . . . .	1,000 00

## Loans on Bank Stock, amount on each : —

146 shares Maverick National Bank, . . . . .	\$14,600 00
11 shares Old Colony National Bank, Plymouth, . . . . .	1,100 00
40 shares National Bank of Redemption, and 25 shares Atlas National Bank, . . . . .	5,000 00
60 shares Howard National Bank, . . . . .	6,000 00
60 shares Security National Bank, . . . . .	6,000 00
250 shares Continental National Bank, . . . . .	25,000 00

Invested in real estate (for banking purposes), . . . . .	\$140,289 85
Estimated value of the same, . . . . .	175,000 00
Amount of real estate held by foreclosure, . . . . .	324,319 98
Assessed value of the same, . . . . .	406,350 00
Amount of income received from the same, . . . . .	24,000 00
Amount of municipal tax on real estate, . . . . .	9,363 15

## Cash on Deposit in Banks, amount in each : —

Commonwealth National Bank, . . . . .	\$3,496 20
Traders' National Bank, . . . . .	2,170 47
Maverick National Bank, . . . . .	2,173 04
Security National Bank, . . . . .	9,173 45
Merchandise National Bank, . . . . .	5,897 50
Republic National Bank, . . . . .	150,000 00
Blackstone National Bank, . . . . .	5,788 26
Monnt Vernon National Bank, . . . . .	50,000 00
Union Market National Bank, Watertown, . . . . .	10,550 49
First National Bank, Newburyport, . . . . .	7,774 26

Whole amount of interest or profits received or earned, . . . . \$522,435 18  
 Rate and amount of each semi-annual dividend for previous }  $1\frac{3}{4}$  per cent., { 157,700 80  
 year, . . . . . }  $1\frac{1}{4}$  per cent., { 162,881 64  
 Times for the dividends fixed by the by-laws: second Wednesday of April  
 and October.

Average annual per cent. of dividends for the term ending at time of, and  
 including, last extra dividend: 7.

The total amount of loans, with each specified rate of interest: \$45,000,  
 3 per cent.; \$65,000,  $3\frac{1}{2}$  per cent.; \$165,000,  $3\frac{3}{8}$  per cent.; \$50,000,  $3\frac{3}{4}$  per  
 cent.; \$274,000, 4 per cent.; \$255,000,  $4\frac{1}{4}$  per cent.; \$926,000,  $4\frac{1}{2}$  per cent.;  
 \$209,000,  $4\frac{3}{8}$  per cent.; \$190,500,  $4\frac{3}{4}$  per cent.; \$2,535,145.10, 5 per cent.;  
 \$332,300,  $5\frac{1}{4}$  per cent.; \$809,800,  $5\frac{1}{2}$  per cent.; \$1,062,775, 6 per cent.;  
 \$18,600,  $6\frac{1}{4}$  per cent.; \$439,450,  $6\frac{1}{2}$  per cent.; \$509,661.60, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000  
 each, . . . . . 276

Aggregate amount of the same, . . . . . 488,125 00

Amount of investments from which no income is received, . . . . 1,418 40

Number of open accounts, . . . . . 74,800

Number and amount of deposits received for previous year, . . . 60,866 3,211,576 91

Number and amount of deposits of and exceeding \$300 at any one time  
 for the previous year, . . . . . 1,991 1,076,736 00

Number and amount of withdrawals, . . . . . 42,072 2,536,760 04

Number of accounts opened the previous year, . . . . . 8,433

Number of accounts closed the previous year, . . . . . 3,983

Amount of expenses of the corporation during previous year, . . . 30,997 54

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: November 23.

### PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . .	\$600,000	\$747,000 00	\$600,000 00
State and city bonds:—			
State of Maine, . . . .	50,000	55,000 00	50,000 00
of Massachusetts, . . . .	100,000	100,000 00	100,000 00
City of Chelsea, . . . .	50,000	55,000 00	50,000 00
of Boston, . . . .	200,000	230,000 00	200,000 00
of Salem, . . . .	100,000	106,000 00	100,000 00
of Somerville, . . . .	243,000	244,560 00	243,000 00
of Calais, Me., . . . .	9,000	9,000 00	9,000 00
of Newton, . . . .	100,000	100,000 00	100,000 00
	\$1,452,000	\$1,646,560 00	\$1,452,000 00

### BANK STOCK.

Third Nat'l Bank, Springfield, . .	\$10,000	\$15,600 00	\$10,000 00
Boston Nat'l Bank, Boston, . .	15,000	17,400 00	15,287 50
Hide and Leather Nat'l B'k, Boston,	32,500	35,425 00	32,500 00
Republic Nat'l Bank, Boston, . .	15,000	18,000 00	15,000 00
Second Nat'l Bank, Boston, . .	12,000	17,640 00	12,000 00

## BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston, . . .	\$25,000	\$50,000 00	\$25,000 00
Blackstone Nat'l Bank, Boston, . .	41,100	44,388 00	41,100 00
Suffolk Nat'l Bank, Boston, . . .	17,100	20,178 00	17,100 00
Shawmut Nat'l Bank, Boston, . . .	10,000	10,800 00	10,000 00
Tremont Nat'l Bank, Boston, . . .	39,500	44,635 00	39,500 00
Continental Nat'l Bank, Boston, . .	10,000	11,400 00	10,000 00
Rockland Nat'l Bank, Boston, . . .	20,000	26,400 00	20,000 00
Washington Nat'l Bank, Boston, . .	15,000	20,100 00	15,000 00
Howard Nat'l Bank, Boston, . . .	20,000	23,600 00	20,000 00
Revere Nat'l Bank, Boston, . . .	22,500	25,650 00	22,500 00
Merchants' Nat'l Bank, Boston, . .	4,700	6,580 00	4,700 00
Webster Nat'l Bank, Boston, . . .	7,500	8,100 00	7,500 00
Commonwealth Nat'l Bank, Boston,	28,000	31,360 00	28,000 00
Merchandise Nat'l Bank, Boston, . .	10,000	10,000 00	10,000 00
Commerce Nat'l Bank, Boston, . . .	12,400	15,004 00	12,400 00
First Nat'l Bank, Marlboro', . . .	10,000	10,000 00	10,000 00
North Nat'l Bank, Boston, . . .	1,700	2,142 00	1,700 00
Atlas Nat'l Bank, Boston, . . .	5,000	6,000 00	5,000 00
City Nat'l Bank, Boston, . . .	6,700	7,906 00	6,700 00
Hamilton Nat'l Bank, Boston, . . .	10,000	11,700 00	10,000 00
Boylston Nat'l Bank, Boston, . . .	10,000	11,700 00	10,000 00
Eagle Nat'l Bank, Boston, . . .	10,000	11,500 00	10,000 00
	\$120,700	\$513,208 00	\$420,987 50

## RAILROAD BONDS.

Eastern Railroad, . . . . .	\$140,000	\$149,800 00	\$140,000 00
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## BOSTON PENNY SAVINGS BANK—BOSTON.

Incorporated 1864. Number of corporators, 100.

EBEN HOWES, *President*.HENRY R. REYNOLDS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$772,036 36	Bank stock, . . . . .	\$103,690 50
Earnings undivided, . .	14,107 20	Loans on bank stock, . . . . .	500 00
Guaranty fund, . . . .	14,015 08	Railroad bonds, . . . . .	6,225 00
		Real estate, . . . . .	115,000 00
		Loans on real estate, . . . . .	420,600 00
		Loans on personal security, . . . .	60,000 00
		Deposit in banks on interest, . . .	79,232 96
		Expense account, . . . . .	365 30
		Accrued interest, . . . . .	9,303 26
		Cash on hand, . . . . .	5,241 62
	<hr/>		<hr/>
	\$800,158 64		\$800,158 64

## Loans on Bank Stock:—

On 5 shares Mechanics' National Bank, Boston, . . . . . \$500 00

Invested in real estate (for banking purposes), . . . . . \$115,000 00

Estimated value of the same, . . . . . 100,000 00

Amount of municipal tax on real estate, . . . . . 1,200 45

## Cash on Deposit in Banks, amount in each:—

Mount Vernon National Bank, . . . . . \$55,000 00

Maverick National Bank, . . . . . 23,648 45

Hide and Leather National Bank, . . . . . 584 51

Whole amount of interest or profits received or earned, . . . . . \$33,136 26

Rate and amount of each semi-annual dividend for previous }  $1\frac{1}{2}$  per cent., { 10,690 63  
year, . . . . . }  $1\frac{1}{2}$  per cent., { 10,770 50

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$20,000, 4 per cent.; \$25,000,  $4\frac{1}{2}$  per cent.; \$218,800, 5 per cent.; \$7,000,  $5\frac{1}{2}$  per cent.; \$196,900, 6 per cent.; \$12,000,  $6\frac{1}{2}$  per cent.; \$52,400, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 31

Aggregate amount of the same, . . . . . 53,750 00

Number of open accounts, . . . . . 5,819

Number and amount of deposits received for previous year, . . . . . 6,135 221,385 75

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 106 53,053 00

Number and amount of withdrawals, . . . . . 3,451 203,139 73

Number of accounts opened the previous year, . . . . . 858

Number of accounts closed the previous year, . . . . . 713

Amount of expenses of the corporation during previous year, . . . . . 4,572 78

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: March 9.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Everett Nat'l Bank, Boston, . . .	\$15,000	\$17,100 00	\$16,725 00
Hide and Leather Nat'l B'k, Boston, . .	10,000	11,200 00	11,550 00
No. America Nat'l Bank, Boston, . .	5,000	5,625 00	5,525 00
Atlas Nat'l Bank, Boston, . . .	5,000	6,056 25	6,300 00
Manufacturers' Nat'l Bank, Boston, . .	5,000	5,237 50	5,325 00
Merchants' Nat'l Bank, Boston, . . .	2,500	3,475 00	3,600 00
Fourth Nat'l Bank, Boston, . . .	5,000	5,500 00	5,175 00
Boston Nat'l Bank, Boston, . . .	5,000	5,925 00	6,050 00
Tremont Nat'l Bank, Boston, . . .	4,100	4,674 00	5,084 00
Webster Nat'l Bank, Boston, . . .	4,800	5,280 00	5,448 00
Atlantic Nat'l Bank, Boston, . . .	4,200	6,321 00	6,384 00
State Nat'l Bank, Boston, . . .	1,100	1,336 50	1,402 50
First Nat'l Bank, Boston, . . .	7,000	14,175 00	14,210 00
Howard Nat'l Bank, Boston, . . .	5,000	6,100 00	6,250 00
Commerce Nat'l Bank, Boston, . . .	3,700	4,403 00	4,662 00
	\$82,400	\$102,408 25	\$103,690 50

## RAILROAD BONDS.

Boston and Maine 7s, . . .	\$5,000	\$6,200 00	\$6,225 00
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## BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Number of corporators, 29.

BENJ. F. DYER, *President*.C. H. HOBART, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$102,213 60	Public funds, . . . .	\$19,498 13
Earnings undivided, . . . .	3,012 70	Bank stock, . . . .	28,219 74
Guaranty fund, . . . .	1,176 14	Railroad bonds, . . . .	2,000 00
		Real estate by foreclosure, . . . .	2,462 25
		Loans on real estate, . . . .	46,140 00
		Loans to counties, cities, or towns, . . . .	2,000 00
		Deposit in bank on interest, . . . .	4,030 58
		Expense account, . . . .	51 74
		Premium account, . . . .	2,000 00
	\$106,402 44		\$106,402 44

Amount of real estate held by foreclosure, . . . . .	\$2,462 25
Assessed value of the same, . . . . .	2,400 00
Amount of income received from the same, . . . . .	200 00
Amount of municipal tax on real estate, . . . . .	36 24

Cash on Deposit in Bank : —

Shawmut National Bank of Boston, . . . . .	\$4,030 58
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Whole amount of interest or profits received or earned, . . . . .	\$5,961 03
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Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 1,704 31
	2 per cent., } 1,801 77

Times for the dividends fixed by the by-laws: January 1 and July 1.\*

The total amount of loans, with each specified rate of interest: \$34,780, 6 per cent.; \$9,360, 7 per cent.; \$2,300, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 39

Aggregate amount of the same, . . . . .	38,900 00
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Number of open accounts, . . . . . 448

Number and amount of deposits received for previous year, . . . . .	269 27,230 71
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	22 11,581 94
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Number and amount of withdrawals, . . . . .	190 20,696 15
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Number of accounts opened the previous year, . . . . . 79

Number of accounts closed the previous year, . . . . . 35

Amount of expenses of the corporation during previous year, . . . . .	269 93
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Amount of treasurer's bond, . . . . .	5,000 00
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Date of examination by commissioner: July 1.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . .	\$1,500	\$1,790 62	\$1,498 13
City and town bonds:—			
City of New Bedford 5s, . . .	3,000	3,240 00	3,000 00
of Fall River 6s, . . . .	1,000	1,220 00	1,000 00
of Bangor, Me, 6s, . . . .	5,000	6,150 00	5,000 00
of Boston 6s, . . . .	2,000	2,440 00	2,000 00
of Worcester 4½s, . . . .	2,000	2,100 00	2,000 00
of Manchester, N.H., 4s, . .	2,000	2,070 00	2,000 00
Town of Brookline, 5s, . . .	3,000	3,240 00	3,000 00
	\$19,500	\$22,250 62	\$19,498 13

## BANK STOCK.

Merchants' Nat'l Bank, Boston, .	\$700	\$987 87	\$920 50
Union Nat'l Bank, Weymouth, .	2,200	2,420 00	2,591 50
Manufacturers' Nat'l Bank, Boston, .	2,000	2,085 00	2,096 25
Union Market Nat'l B'k, Watertown, .	3,200	3,456 00	3,021 50
State Nat'l Bank, Boston, . . .	1,500	1,745 00	1,616 25
Blackstone Nat'l Bank, Boston, .	3,100	3,363 50	3,295 37
North America Nat'l Bank, Boston, .	1,000	1,110 00	1,138 75
Shawmut Nat'l Bank, Boston, . .	2,000	2,195 00	2,498 75
Commonwealth Nat'l Bank, Boston, .	1,800	1,980 00	1,982 25
Hide and Leather Nat'l B'k, Boston, .	1,000	1,102 50	1,150 00
Merchandise Nat'l Bank, Boston, .	1,300	1,301 62	1,472 25
Brockton Nat'l Bank, Brockton, . .	2,500	2,750 00	2,609 37
Freeman's Nat'l Bank, Boston, . .	800	920 00	1,002 00
Shoe and Leather Nat'l B'k, Boston, .	2,500	2,628 12	2,825 00
	\$25,600	\$28,044 61	\$28,219 74

## RAILROAD BONDS.

Fitchburg Railroad 5s, . . . .	\$2,000	\$2,235 00	\$2,000 00
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## BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated March 19, 1872. Number of corporators, 19.

LLOYD PARSONS, *President*.\*SAMUEL P. GATES, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$205,809 26	Public funds, . . . . .	\$11,000 00
Earnings undivided, . . . . .	2,434 59	Bank stock, . . . . .	29,159 49
Guaranty fund, . . . . .	4,190 00	Loans on bank stock, . . . . .	455 00
Suspense account, . . . . .	31 00	Railroad bonds, . . . . .	4,000 00
		Real estate by foreclosure, . . . . .	9,500 00
		Loans on real estate, . . . . .	111,979 00
		Loans on personal security, . . . . .	34,986 30
		Loans to counties, cities, or towns, . . . . .	9,500 00
		Expense account, . . . . .	60 00
		Cash on hand, . . . . .	1,825 06
	<hr/> \$212,464 85		<hr/> \$212,464 85

## Loans on Bank Stock, amount on each : —

On 4 shares Eliot National Bank, Boston, . . . . .	\$270 00
On 2 shares Bristol County National Bank, Taunton, . . . . .	185 00

Amount of real estate held by foreclosure, . . . . .	\$9,500 00
Assessed value of the same, . . . . .	9,125 00
Amount of income received from the same, . . . . .	688 57
Amount of municipal tax on real estate, . . . . .	146 97

## Cash on Deposit in Bank : —

First National Bank, Boston, . . . . .	\$16 10
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Whole amount of interest or profits received or earned, . . . . .	\$12,195 73
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 3,623 46
	2 per cent., } 3,800 01

Times for the dividends fixed by the by-laws: April 1 and October 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 8-10.

The total amount of loans, with each specified rate of interest: \$9,500, 4½ per cent.; \$14,300, 5 per cent.; \$107,611.30, 6 per cent.; \$1,600, 6½ per cent.; \$22,604, 7 per cent.; \$850, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 135

Aggregate amount of the same, . . . . . 110,465 30

Number of open accounts, . . . . . 867

Number and amount of deposits received for previous year, . . . . . 58,168 02

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 23,276 22

Number and amount of withdrawals, . . . . . 51,117 64

Number of accounts opened the previous year, . . . . . 150

Number of accounts closed the previous year, . . . . . 81

Amount of expenses of the corporation during previous year, . . . . . 714 25

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: June 28.

\* Died May 30, 1882.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$2,000	\$2,387 40	\$2,000 00
City bonds:—			
City of Boston 5s, gold, . . . .	5,000	5,900 00	5,000 00
of Fall River 6s, . . . . .	4,000	5,000 00	4,000 00
	\$11,000	\$13,287 40	\$11,000 00

## BANK STOCK.

Blackstone Nat'l Bank, Boston, . .	\$7,000	\$7,595 00	\$7,000 00
Merchants' Nat'l Bank, Boston, . .	1,000	1,403 33	1,391 24
Washington Nat'l Bank, Boston, . .	300	407 25	300 00
Boylston Nat'l Bank, Boston, . . .	1,300	1,534 00	1,300 00
Eagle Nat'l Bank, Boston, . . . .	1,200	1,350 00	1,200 00
Globe Nat'l Bank, Boston, . . . .	900	963 00	900 00
Fourth Nat'l Bank, Boston, . . . .	1,500	1,650 00	1,500 00
Security Nat'l Bank, Boston, . . . .	600	1,080 00	1,042 50
Shawmut Nat'l Bank, Boston, . . . .	1,100	1,210 00	1,100 00
Freeman's Nat'l Bank, Boston, . . .	2,000	2,320 00	2,000 00
Faneuil Hall Nat'l Bank, Boston, . .	1,000	1,302 50	1,250 00
Howard Nat'l Bank, Boston, . . . .	2,000	2,440 00	2,000 00
Blue Hill Nat'l Bank, Milton, . . . .	1,700	1,870 00	2,218 75
Home Nat'l Bank, Brockton, . . . .	2,200	2,530 00	2,200 00
Brockton Nat'l Bank, Brockton, . . .	2,000	2,140 00	2,000 00
Bristol County Nat'l Bank, Taunton, .	1,100	1,760 00	1,757 00
	\$26,900	\$31,555 08	\$29,159 49

## RAILROAD BONDS.

Boston and Maine, . . . . .	\$1,000	\$1,230 00	\$1,000 00
Boston, Revere Beach and Lynn, . .	3,000	3,360 00	3,000 00
	\$4,000	\$4,590 00	\$4,000 00

BRIGHTON FIVE CENTS SAVINGS BANK—WARD 25, BOSTON.

Incorporated 1861. Number of corporators, 98.

HORACE W. JORDAN, *President.*

BELA S. FISKE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$151,010 43	Bank stock, . . . . .	\$23,551 25
Earnings undivided, . . . . .	15,361 93	Railroad bonds, . . . . .	3,780 00
Guaranty fund, . . . . .	3,712 82	Real estate by foreclosure, . . . . .	54,149 17
		Loans on real estate, . . . . .	83,824 15
		Deposit in bank on interest, . . . . .	4,078 29
		Expense account, . . . . .	474 46
		Cash on hand, . . . . .	227 86
	<hr/> \$170,085 18		<hr/> \$170,085 18

Amount of real estate held by foreclosure, . . . . .	\$54,149 17
Assessed value of the same, . . . . .	39,200 00
Amount of income received from the same, . . . . .	3,792 11
Amount of municipal tax on real estate, . . . . .	670 52

Cash on Deposit in Bank :—

National Market Bank of Brighton,	,	.	.	.	.	.	.	\$4,078	29
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Whole amount of interest or profits received or earned,	.	.	.	.	\$8,315 76
Rate and amount of each semi-annual dividend for previous	}	2 per cent.,	{		3,234 39
year, . . . . .					

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $6\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$31,800, 6 per cent.; \$14,800,  $6\frac{1}{2}$  per cent.; \$24,824.15, 7 per cent.; \$3,800,  $7\frac{3}{10}$  per cent.; \$9,600, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	39	
Aggregate amount of the same, . . . . .	51,140	00
Amount of investments from which no income is received, . . . . .	4,300	00
Number of open accounts, . . . . .	743	
Number and amount of deposits received for previous year, . . . . .	353	20,031 60
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	12	7,758 90
Number and amount of withdrawals, . . . . .	443	46,271 32
Number of accounts opened the previous year, . . . . .	91	
Number of accounts closed the previous year, . . . . .	175	
Amount of expenses of the corporation during previous year, . . . . .	1,738	46
Amount of treasurer's bond, . . . . .	10,000	00
Date of examination by commissioner: May 6.		



## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Brighton Nat'l Bank, Boston, . . .	—	\$1,975 00	*\$1,637 00
Market N'l B'k, Boston (Brighton),	\$3,000	3,907 50	5,205 00
Freeman's Nat'l Bank, Boston, . .	500	575 00	670 00
Eliot Nat'l Bank, Boston, . . . .	1,500	1,785 00	1,732 50
Shawmut Nat'l Bank, Boston, . . .	400	439 00	400 00
State Nat'l Bank, Boston, . . . .	1,000	1,225 00	1,132 50
Central Nat'l Bank, Boston, . . . .	500	371 25	1,000 00
Metropolitan Nat'l Bank, Boston, .	1,200	1,452 00	1,236 00
Suffolk Nat'l Bank, Boston, . . . .	1,000	1,182 50	1,208 25
Webster Nat'l Bank, Boston, . . . .	8,900	9,678 75	9,330 00
	\$18,000	\$22,591 00	\$23,551 25

## RAILROAD BONDS.

Boston and Maine 7s, . . . . .	\$1,000	\$1,260 00	\$1,260 00
Old Colony 7s, . . . . .	2,000	2,520 00	2,520 00
	\$3,000	\$3,780 00	\$3,780 00

\* This bank is winding up, the par value has been paid, leaving this balance still due.

## BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Number of corporators, 113.

JOSEPH E. WILBAR, *President.*A. C. PLACE, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$2,758,603 19	Public funds, . . . .	\$307,000 00
Earnings undivided, . . . .	25,206 05	Loans on public funds, . . . .	2,000 00
Guaranty fund, . . . .	62,000 00	Bank stock, . . . .	140,700 00
Rents, . . . .	1,000 00	Loans on bank stock, . . . .	5,500 00
		Loans on bank books, . . . .	3,702 26
		Railroad bonds, . . . .	90,000 00
		Railroad stock,* . . . .	17,200 00
		Loans on railroad stock, . . . .	500 00
		Real estate, . . . .	25,000 00
		Real estate by foreclosure, . . . .	169,012 64
		Loans on real estate, . . . .	1,490,508 52
		Loans on personal security, . . . .	554,735 00
		Loans to counties, cities, or towns, . . . .	1,500 00
		Deposit in banks on interest, . . . .	34,209 39
		Expense account, . . . .	427 46
		Suspense account, . . . .	4,522 84
		Cash on hand, . . . .	291 13
	<hr/>		<hr/>
	\$2,846,809 24		\$2,846,809 24

## Loans on Public Funds:—

On \$2,000 United States 4 $\frac{1}{2}$ s, . . . . . \$2,000 00

## Loans on Bank Stock, amount on each:—

On 38 shares, Taunton National Bank, Taunton, . . . . . \$4,300 00

On 10 shares, Machinists' National Bank, Taunton, . . . . . 1,000 00

On 2 shares, Bristol County National Bank, Taunton, . . . . . 200 00

## Loans on Railroad Stock:—

On 5 shares Boston and Albany Railroad, . . . . . \$500 00

Invested in real estate (for banking purposes), . . . . . \$25,000 00

Estimated value of the same, . . . . . 40,000 00

Amount of real estate held by foreclosure, . . . . . 169,012 64

Assessed value of the same, . . . . . 136,039 00

Amount of income received from the same, . . . . . 14,094 52

Amount of municipal tax on real estate, . . . . . 3,232 31

## Cash on Deposit in Banks, amount in each:—

Machinists' National Bank, Taunton, . . . . . \$21,470 45

Bristol County National Bank, Taunton, . . . . . 2,500 00

Maverick National Bank, Boston, . . . . . 10,238 94

Whole amount of interest or profits received or earned, . . . . . \$145,930 12

Rate and amount of each semi-annual dividend for previous	} 2 per cent.,	{ 51,404 71
year, . . . . .		
	} 2 per cent.,	{ 52,308 42

\* This is preferred stock in the Boston, Clinton, Fitchburg and New Bedford Railroad, taken to secure indebtedness.

Times for the dividends fixed by the by-laws: April 1 and October 1.

The total amount of loans, with each specified rate of interest: \$25,000, 4½ per cent.; \$35,000, 4½ per cent.; \$180,475, 5 per cent.; \$49,000, 5½ per cent.; \$17,000, 5¾ per cent.; \$1,751,970.78, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 1,277

Aggregate amount of the same, . . . . . \$1,247,675 89

Number of open accounts, . . . . . 8,153

Number and amount of deposits received for previous year, . . . . . 5,403 582,813 24

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 395 245,194 86

Number and amount of withdrawals, . . . . . 4,961 480,929 02

Number of accounts opened the previous year, . . . . . 1,253

Number of accounts closed the previous year, . . . . . 1,006

Amount of expenses of the corporation during previous year, . . . . . 6,641 96

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: June 21.

#### PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s, . . . . .	\$70,000	\$71,400 00	\$70,000 00
“ “ 4s, . . . . .	50,000	59,500 00	55,000 00
“ “ 4½s, . . . . .	50,000	56,500 00	55,000 00
State, city and town bonds:—			
State of New Hampshire, . . . . .	10,000	12,300 00	10,000 00
City of Providence, R. I., . . . . .	30,000	35,000 00	30,000 00
of Dover, N. H., . . . . .	10,000	11,800 00	10,000 00
of Cambridge, . . . . .	5,000	5,750 00	5,000 00
of Portsmouth, N. H., . . . . .	5,000	5,900 00	5,000 00
of Fall River, . . . . .	10,000	11,700 00	10,000 00
of Springfield, . . . . .	6,000	7,700 00	6,000 00
of Boston, . . . . .	10,000	11,100 00	10,000 00
of Taunton, . . . . .	21,000	21,900 00	21,000 00
Town of Brockton, . . . . .	20,000	22,000 00	20,000 00
	\$297,000	\$332,550 00	\$307,000 00

#### BANK STOCK.

Machinists' Nat'l Bank, Taunton, . . . . .	\$16,200	\$28,300 00	\$16,200 00
Bristol County Nat'l Bank, Taunton, . . . . .	5,000	7,800 00	5,000 00
Taunton Nat'l Bank, Taunton, . . . . .	700	1,100 00	700 00
Fairhaven Nat'l Bank, Fairhaven, . . . . .	2,000	2,000 00	2,000 00
Third Nat'l Bank, Springfield, . . . . .	10,000	17,000 00	10,000 00
First Nat'l Bank, Boston, . . . . .	10,000	20,000 00	10,000 00
Boston Nat'l Bank, Boston, . . . . .	4,000	4,800 00	4,000 00
Hide and Leather Nat'l B'k, Boston, . . . . .	1,500	1,700 00	1,500 00
Metropolitan Nat'l Bank, Boston, . . . . .	4,000	4,840 00	4,000 00
Merchants' Nat'l Bank, Boston, . . . . .	10,000	13,900 00	10,000 00
Exchange Nat'l Bank, Boston, . . . . .	5,000	6,400 00	5,000 00
North Nat'l Bank, Boston, . . . . .	10,000	13,000 00	10,000 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Mount Vernon Nat'l Bank, Boston, .	\$2,000	\$2,600 00	\$2,000 00
North America Nat'l Bank, Boston,	2,000	2,240 00	2,000 00
Rockland Nat'l Bank, Boston, . .	4,300	5,800 00	4,300 00
Columbian Nat'l Bank, Boston. . .	5,000	6,500 00	5,000 00
Atlantic Nat'l Bank, Boston, . . .	2,500	3,750 00	2,500 00
Second Nat'l Bank, Boston, . . .	2,000	3,040 00	2,000 00
Redemption Nat'l Bank, Boston, . .	10,000	13,000 00	10,000 00
Commerce Nat'l Bank, Boston, . . .	5,200	6,200 00	5,200 00
Tremont Nat'l Bank, Boston, . . .	5,000	5,700 00	5,000 00
Everett Nat'l Bank, Boston, . . . .	5,200	5,900 00	5,200 00
State Nat'l Bank, Boston, . . . . .	10,000	11,900 00	10,000 00
Faneuil Hall Nat'l Bank, Boston, . .	1,000	1,300 00	1,000 00
Eagle Nat'l Bank, Boston, . . . . .	1,000	1,140 00	1,000 00
Howard Nat'l Bank, Boston, . . . . .	2,700	3,300 00	2,700 00
People's Nat'l Bank, Boston, . . . . .	1,200	1,920 00	1,200 00
Union Nat'l Bank, Boston, . . . . .	2,800	3,920 00	2,800 00
Shawmut Nat'l Bank, Boston, . . . .	400	440 00	400 00
	\$140,700	\$199,490 00	\$140,700 00

## RAILROAD BONDS.

Boston, Revere, Beach and Lynn R.R.,	\$15,000	\$16,500 00	\$15,000 00
Boston, Clinton, Fitchburg, and New Bedford Railroad,* . . . . .	40,000	42,000 00	40,000 00
Boston and Albany Railroad, . . . .	10,000	12,300 00	10,000 00
Old Colony Railroad, . . . . .	5,000	6,200 00	5,000 00
Fitchburg Railroad, , . . . . .	20,000	22,000 00	20,000 00
	\$90,000	\$99,000 00	\$90,000 00

\* This bank has been notified that this investment is illegal.

## BROADWAY SAVINGS BANK—LAWRENCE.

Incorporated 1872. Number of corporators, 27.

JOHN FALLON, *President*.GILBERT E. HOOD, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$593,900 26	Public funds . . . .	\$150,000 00
Earnings undivided,	17,365 00	Bank stock, . . . .	127,900 00
Guaranty fund, . .	10,925 00	Loans on bank stock, . .	2,100 00
Balance of Smith		Real estate by foreclosure, . .	106,650 00
guaranty fund, . .	48,035 30	Loans on real estate, . .	165,936 00
		Loans on personal security, . .	29,180 00
		Deposit in banks on interest, . .	81,973 56
		Cash on hand and in bank, . .	6,486 00
	<hr/> \$670,225 56		<hr/> \$670,225 56

## Loan on Bank Stock:—

On 22 shares Lawrence National Bank, . . . . . \$2,100 00

Amount of real estate held by foreclosure, . . . . . \$106,650 00

Assessed value of the same, . . . . . 81,480 00

Amount of income received from the same, . . . . . 4,358 07

Amount of municipal tax on real estate, . . . . . 1,054 96

## Cash on Deposit in Banks, amount in each:—

Manufacturers' National Bank, Boston, . . . . . \$33,973 56

Lawrence National Bank, Lawrence, . . . . . 53,000 00

Whole amount of interest or profits received or earned, . . . . . \$29,078 05

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 10,485 60  
 year, . . . . . } 2 per cent., { 10,979 72

Times for the dividends fixed by the by-laws: 3d Wednesday of April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $5\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$10,000, 5 per cent.; \$14,000,  $5\frac{1}{2}$  per cent.; \$99,270, 6 per cent.; \$4,800,  $6\frac{1}{2}$  per cent.; \$69,146, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 163

Aggregate amount of the same, . . . . . 134,416 00

Amount of investments from which no income is received, . . . . . 150 00

Number of open accounts, . . . . . 1,854

Number and amount of deposits received for previous year, . . . . . 1,184 126,920 14

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 125 72,270 32

Number and amount of withdrawals, . . . . . 881 122,141 07

Number of accounts opened the previous year, . . . . . 303

Number of accounts closed the previous year, . . . . . 288

Amount of expenses of the corporation during previous year, . . . . . 2,902 47

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: May 9.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$150,000	\$178,500 00	\$150,000 00

## BANK STOCK.

Bay State Nat'l Bank, Lawrence, .	\$1,850	\$7,680 00	\$6,400 00
Lawrence Nat'l Bank, Lawrence, .	7,800	8,970 00	7,800 00
City Nat'l Bank, Boston, . . .	4,400	5,192 00	4,100 00
Commerce Nat'l Bank, Boston, .	10,000	11,900 00	10,000 00
Eagle Nat'l Bank, Boston, . . .	5,000	5,600 00	5,000 00
Eliot Nat'l Bank, Boston, . . .	5,000	5,950 00	5,000 00
Everett Nat'l Bank, Boston, . . .	5,000	5,650 00	5,000 00
Globe Nat'l Bank, Boston, . . .	3,300	3,531 00	3,300 00
Hamilton Nat'l Bank, Boston, . .	5,000	5,900 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,650 00	1,500 00
Howard Nat'l Bank, Boston, . . .	5,000	6,100 00	5,000 00
Market Nat'l Bank, Boston, . . .	5,000	5,000 00	5,000 00
Manufacturers' Nat'l Bank, Boston,	5,000	5,200 00	5,000 00
North America Nat'l Bank, Boston,	5,000	5,550 00	5,000 00
State Nat'l Bank, Boston, . . . .	5,000	6,000 00	5,000 00
Shawmut Nat'l Bank, Boston, . . .	7,600	8,284 00	7,600 00
Shoe and Leather Nat'l B'k, Boston,	10,000	10,500 00	10,000 00
Suffolk Nat'l Bank, Boston, . . .	10,000	11,800 00	10,000 00
Tremont Nat'l Bank, Boston, . . .	16,900	19,266 00	16,900 00
Webster Nat'l Bank, Boston, . . .	5,000	5,400 00	5,000 00
	\$126,350	\$145,123 00	\$127,900 00

## BROCKTON SAVINGS BANK — BROCKTON.

Incorporated 1881. Number of corporators, 51.

SANFORD WINTER, *President*.C. R. FILLEBROWN, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$159,498 85	Public funds, . . . . .	\$10,334 00
Earnings undivided, . . . . .	206 57	Bank stock, . . . . .	4,356 00
Guaranty fund, . . . . .	325 00	Loans on bank stock, . . . . .	80 00
		Railroad bonds, . . . . .	8,780 00
		Loans on real estate, . . . . .	103,400 00
		Loans on personal security, . . . . .	27,488 81
		Expense account, . . . . .	22 91
		Cash on hand and in bank, . . . . .	5,568 70
	<hr/>		<hr/>
	\$160,030 42		\$160,030 42

## Loan on Bank Stock :—

On 1 share Randolph National Bank, Randolph, . . . . . \$80 00

## Cash on Deposit in Bank :—

Brockton National Bank, Brockton, . . . . . \$5,543 31

Whole amount of interest or profits received or earned, . . . . . \$4,359 50

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent.,	1,066 63
	2 per cent.,	2,047 03

Times for the dividends fixed by the by-laws: April 15, October 15.

The total amount of loans, with each specified rate of interest: \$109,718.81,

6 per cent.; \$15,050, 6½ per cent.; \$5,950, 7 per cent.; \$250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 87

Aggregate amount of the same, . . . . . 102,178 62

Number of open accounts, . . . . . 934

Number and amount of deposits received for previous year, . . . . . 1,917 157,397 90

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 118 59,880 74

Number and amount of withdrawals, . . . . . 623 48,800 06

Number of accounts opened the previous year, . . . . . 771

Number of accounts closed the previous year, . . . . . 200

Amount of expenses of the corporation during previous year, . . . . . 414 31

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner: June 6.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds :—			
City of Brockton, . . . . .	\$9,600	\$10,616 00	\$10,334 00

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Manufacturers' Nat'l Bank, Boston, .	\$1,000	\$1,050 00	\$1,100 00
Shawmut Nat'l Bank, Boston, .	900	990 00	1,071 00
Home Nat'l Bank, Brockton, .	500	580 00	575 00
Brockton Nat'l Bank, Brockton, .	1,500	1,620 00	1,610 00
	<u>\$3,900</u>	<u>\$4,240 00</u>	<u>\$4,356 00</u>

## RAILROAD BONDS.

Boston and Lowell, . . . .	\$2,000	\$2,400 00	\$2,412 50
Boston, Revere Beach and Lynn, .	1,000	1,130 00	1,162 50
Newport and Richford, . . . .	5,000	5,250 00	5,205 00
	<u>\$8,000</u>	<u>\$8,780 00</u>	<u>\$8,780 00</u>

## BROOKFIELD SAVINGS BANK — BROOKFIELD.

Incorporated April 12, 1872. Number of corporators, 35.

HENRY D. FALES, *President*.HIRAM P. GERALD, *Treasurer*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$34,344 09	Real estate by foreclosure, . . . .	\$1,150 00
Earnings undivided, . . . .	1,055 28	Loans on real estate, . . . .	24,050 00
Guaranty fund, . . . .	548 65	Loans on personal security, . . . .	6,960 00
		Deposit in bank on interest, . . . .	3,162 55
		Expense account, . . . .	156 00
		Cash on hand, . . . .	469 47
	<hr/> \$35,948 02		<hr/> \$35,948 02

Amount of real estate held by foreclosure, . . . . .	\$1,150 00
Assessed value of the same, . . . . .	1,350 00
Amount of income received from the same, . . . . .	90 50
Amount of municipal tax on real estate, . . . . .	22 28

## Cash on Deposit in Bank : —

First National Bank, Worcester, . . . . .	\$3,162 55
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Whole amount of interest or profits received or earned, . . . . .	\$1,698 41
Rate and amount of each semi-annual dividend for previous year . . . . .	2 per cent., { 579 70
	2 per cent., { 550 25

Times for the dividends fixed by the by-laws : January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : 4 3-5.

The total amount of loans, with each specified rate of interest : \$2,000, 4 per cent. ; \$1,500, 5 per cent. ; \$3,000, 5½ per cent. ; \$24,510, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 46

Aggregate amount of the same, . . . . .	31,010 00
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Number of open accounts, . . . . .	279
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Number and amount of deposits received for previous year, . . . . .	294 12,927 93
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	29 14,954 78
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Number and amount of withdrawals, . . . . .	193 11,095 54
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Number of accounts opened the previous year, . . . . .	99
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Number of accounts closed the previous year, . . . . .	43
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Amount of expenses of the corporation during previous year, . . . . .	156 00
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Amount of treasurer's bond, . . . . .	10,000 00
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Date of examination by commissioner : July 10.

## BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated Feb. 24, 1864. Number of corporators, 59.

WM. H. LINCOLN, *President*.W. E. LINCOLN, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$144,187 82	Public funds, . . . .	\$14,750 00
Earnings undivided, .	1,095 26	Bank stock, . . . .	35,801 63
Guaranty fund, . . .	1,643 39	Real estate by foreclosure, .	7,857 11
S. E. Gardner, . . . .	10 00	Loans on real estate, . . . .	69,287 50
		Loans on personal security, .	10,000 00
		Deposit in bank on interest, .	8,010 26
		Expense account, . . . .	454 66
		Interest account, . . . .	620 89
		Cash on hand, . . . .	154 42
	\$146,936 47		\$146,936 47

Amount of real estate held by foreclosure, . . . . .	\$7,857 11
Assessed value of the same, . . . . .	5,100 00
Amount of income received from the same, . . . . .	450 00
Amount of municipal tax on real estate, . . . . .	62 75

## Cash on Deposit in Bank : —

Central National Bank, . . . . .	\$8,010 26
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Whole amount of interest or profits received or earned, . . . . .	\$7,359 33
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 2,410 97
	2 per cent., } 2,399 38

Times for the dividends fixed by the by-laws: second Monday of January and July.

The total amount of loans, with each specified rate of interest: \$4,000, 5 per cent.; \$8,500, 5½ per cent.; \$44,637.50, 6 per cent.; \$3,100, 6½ per cent.; \$6,950, 7 per cent.; \$2,100, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 33

Aggregate amount of the same, . . . . .	37,787 50
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Amount of investments from which no income is received, . . . . .	1,416 78
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Number of open accounts, . . . . .	1,149
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Number and amount of deposits received for previous year, . . . . .	1,883 57,379 87
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	24 12,201 55
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Number and amount of withdrawals, . . . . .	871 53,999 78
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Number of accounts opened the previous year, . . . . .	317
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Number of accounts closed the previous year, . . . . .	204
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Amount of expenses of the corporation during previous year, . . . . .	1,075 00
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Amount of treasurer's bond, . . . . .	5,000 00
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Date of examination by commissioner: September 9.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Brookline water scrip 7s, 1898, .	\$4,000	\$5,200 00	\$4,200 00
Brookline water scrip 4½s, 1893, .	10,000	10,550 00	10,550 00
	\$14,000	\$15,750 00	\$14,750 00

## BANK STOCK.

City Nat'l Bank, Boston, . . .	\$8,500	\$10,072 50	\$9,192 50
Central Nat'l Bank, Boston, . .	7,500	13,087 50	15,588 00
Merchandise Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
Revere Nat'l Bank, Boston, . .	3,700	4,310 50	4,057 00
Tremont Nat'l Bank, Boston, . .	1,800	2,088 00	1,964 13
	\$26,500	\$34,558 50	\$35,801 63

## CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGE.

Incorporated March 16, 1853. Number of corporators, 11.

BENJAMIN TILTON, *President*.EDWARD HYDE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$2,459,354 04	Public funds, . . . . .	\$351,100 00
Earnings undivided, . . . . .	46,872 78	Bank stock, . . . . .	98,100 00
Guaranty fund, . . . . .	36,000 00	Real estate by foreclosure, . . . . .	57,051 92
		Loans on real estate, . . . . .	1,095,197 31
		Loans on personal security,* . . . . .	899,600 00
		Deposit in banks on interest, . . . . .	35,100 00
		Expense account, . . . . .	2,988 36
		Cash on hand, . . . . .	3,089 23
	<u>\$2,542,226 82</u>		<u>\$2,542,226 82</u>

Amount of real estate held by foreclosure, . . . . .	\$57,051 92
Assessed value of the same, . . . . .	84,600 00
Amount of income received from the same, . . . . .	7,079 07
Amount of municipal tax on real estate, . . . . .	1,348 19

Cash on Deposit in Banks, amount in each:—

First National Bank, Cambridge, . . . . .	\$20,100 00
Cambridgeport National Bank, Cambridge, . . . . .	15,000 00

Whole amount of interest or profits received, . . . . .	\$128,546 87
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div>2 per cent.,</div> <div>42,589 34</div> </div>
	<div> <div>2 per cent.,</div> <div>44,703 49</div> </div>

Times for the dividends fixed by the by-laws: third Wednesday in January and July.

The total amount of loans, with each specified rate of interest: \$364,000, 4 per cent.; \$100,000, 4½ per cent.; \$100,000, 4¾ per cent.; \$50,000, 4¾ per cent.; \$701,092.50, 5 per cent.; \$49,700, 5½ per cent.; \$393,770, 6 per cent.; \$199,630, 6½ per cent.; \$20,954.81, 7 per cent.; \$9,650, 7 3-10 per cent.; \$6,000, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	313
Aggregate amount of the same, . . . . .	437,200 00
Number of open accounts, . . . . .	6,983
Number and amount of deposits received for previous year, . . . . .	6,919 501,047 87
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	366 214,149 00
Number and amount of withdrawals, . . . . .	4,435 336,605 85
Number of accounts opened the previous year, . . . . .	1,098
Number of accounts closed the previous year, . . . . .	649
Amount of expenses of the corporation during previous year, . . . . .	6,000 00
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: April 15.	

\* This bank has been notified that these loans have exceeded the legal limit.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, coupons, . .	\$75,000	\$83,962 80	\$75,000 00
“ “ 4s, registered, . .	275,000	328,625 00	275,000 00
“ “ 4½s, registered, . .	1,100	1,243 00	1,100 00
	\$351,100	\$413,830 80	\$351,100 00

## BANK STOCK.

Eliot Nat'l Bank, Boston, . . .	\$4,000	\$4,760 00	\$4,000 00
Webster Nat'l Bank, Boston, . .	7,500	8,128 12	7,500 00
Commerce Nat'l Bank, Boston, .	5,600	6,678 00	5,600 00
Blackstone Nat'l Bank, Boston, .	5,000	5,487 50	5,000 00
Washington Nat'l Bank, Boston, .	5,000	6,762 50	5,000 00
Hamilton Nat'l Bank, Boston, . .	10,000	11,800 00	10,000 00
Tremont Nat'l Bank, Boston, . .	10,000	11,400 00	10,000 00
Suffolk Nat'l Bank, . . .	15,000	17,737 50	15,000 00
Globe Nat'l Bank, Boston, . . .	5,000	5,350 00	5,000 00
Union Nat'l Bank, Boston, . . .	20,600	28,840 00	20,600 00
Cambridge City N'l B'k, Cambridge,	1,400	2,310 00	1,400 00
Cambridgeport N'l B'k, Cambridge,	4,000	6,600 00	4,000 00
First Nat'l Bank, Cambridge, . .	5,000	8,250 00	5,000 00
	\$98,100	\$124,103 62	\$98,100 00

## CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Number of corporators, 63.

CHARLES W. SEVER, *President*.JAMES M. THURSTON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,948,899 65	Public funds, . . . . .	\$167,472 50
Earnings undivided, . . . . .	38,790 13	Loans on public funds, . . . . .	400 00
Guaranty fund, . . . . .	30,050 00	Bank stock, . . . . .	287,934 73
		Loans on bank stock, . . . . .	400 00
		Real estate by foreclosure, . . . . .	126,034 96
		Loans on real estate, . . . . .	661,560 00
		Loans on personal security, . . . . .	607,617 00
		Deposit in banks on interest, . . . . .	160,698 82
		Expense account, . . . . .	1,282 61
		Insurance and taxes, . . . . .	2,115 00
		Cash on hand, . . . . .	2,224 16
	\$2,017,739 78		\$2,017,739 78

## Loans on Public Funds: —

On \$400 of United States 4 per cent. bonds, . . . . . \$400 00

## Loans on Bank Stock: —

On 4 shares Merchants' National Bank of Boston, . . . . . \$400 00

Amount of real estate held by foreclosure, . . . . . \$126,034 96

Assessed value of the same, . . . . . 135,262 00

Amount of income received from the same, . . . . . 5,094 00

Amount of municipal tax on real estate, . . . . . 2,240 48

## Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston, . . . . . \$123,561 24

Manufacturers' National Bank, Boston, . . . . . 9,237 56

National Bank of Redemption, Boston, . . . . . 3,608 11

Charles River National Bank, Cambridge, . . . . . 24,291 91

Whole amount of interest or profits received or earned, . . . . . \$92,078 94

Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2 per cent., {	34,869 67
		35,803 15

Times for the dividends fixed by the by-laws: fourth Thursday in January and July.

The total amount of loans, with each specified rate of interest: \$200,000

4 per cent.; \$245,000, 4½ per cent.; \$50,000, 4¾ per cent.; \$97,500, 5 per

cent.; \$10,000, 5½ per cent.; \$339,210, 6 per cent.; \$92,317, 6½ per cent.;

\$133,450, 7 per cent.; \$98,400, 7½ per cent.; \$4,100, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 267

Aggregate amount of the same, . . . . . 361,592 00

Number of open accounts, . . . . . 5,499

Number and amount of deposits received for previous year, . . . . . 5,438 353,653 52

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 256 144,804 38

Number and amount of withdrawals, . . . . . 3,009 293,845 68

Number of accounts opened the previous year, . . . . . 864

Number of accounts closed the previous year, . . . . . 542

Amount of expenses of the corporation during previous year, . . . . . 5,320 93

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: April 20.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city, and town bonds:—			
State of Massachusetts 5s, . . .	\$4,000	\$4,560 00	\$4,000 00
City of Newburyport 6s, . . .	18,000	20,520 00	18,090 00
of Fitchburg 6s, . . .	25,000	28,500 00	25,125 00
of Fall River 6s, . . .	20,000	24,600 00	19,000 00
of Lowell 6s, . . .	20,000	22,800 00	19,400 00
of Providence, R.I., 5s, . . .	22,000	25,740 00	24,035 00
of Cambridge 6s, . . .	22,000	26,000 00	21,932 50
of Boston 4s, . . .	1,000	1,100 00	1,000 00
of Boston 6s, . . .	15,000	17,775 00	17,775 00
of Boston 5s, . . .	2,000	2,020 00	2,240 00
Town of Westborough 5s, . . .	14,000	15,680 00	14,875 00
	\$163,000	\$189,295 00	\$167,472 50

## BANK STOCK.

Atlas Nat'l Bank, Boston, . . .	\$15,900	\$19,258 00	\$19,054 25
Boston Nat'l Bank, Boston, . . .	26,500	31,402 00	29,134 37
Continental Nat'l Bank, Boston, . . .	1,800	2,133 00	2,203 25
Eliot Nat'l Bank, Boston, . . .	10,700	12,251 00	12,489 12
Faneuil Hall, Nat'l Bank, Boston, . . .	4,200	5,470 00	5,484 75
Freeman's Nat'l Bank, Boston, . . .	900	1,044 00	997 25
Globe Nat'l Bank, Boston, . . .	6,900	7,452 00	8,919 26
Hamilton Nat'l Bank, Boston, . . .	9,300	10,974 00	11,590 00
Howard Nat'l Bank, Boston, . . .	11,400	13,908 00	12,831 49
Market Nat'l Bank, Boston, . . .	5,800	5,800 00	6,280 63
Merchants' Nat'l Bank, Boston, . . .	13,460	18,910 00	18,207 25
Shawmut Nat'l Bank, Boston, . . .	1,000	1,095 00	1,206 25
State Nat'l Bank, Boston, . . .	5,000	6,150 00	5,481 25
Suffolk Nat'l Bank, Boston, . . .	14,500	17,146 00	17,836 50
Third Nat'l Bank, Boston, . . .	20,000	20,200 00	20,598 12
Traders' Nat'l Bank, Boston, . . .	10,000	9,000 00	11,515 88
Tremont Nat'l Bank, Boston, . . .	11,700	13,338 00	14,003 25
Commerce Nat'l Bank, Boston, . . .	12,500	14,781 00	15,309 99
Exchange Nat'l Bank, Boston, . . .	1,100	1,415 00	1,575 75
Eagle Nat'l Bank, Boston, . . .	1,100	1,235 00	1,241 88
Hide and Leather Nat'l B'k, Boston, . . .	2,800	3,087 00	3,144 00
Revere Nat'l Bank, Boston, . . .	14,600	16,644 00	17,499 99
Union Nat'l Bank, Boston, . . .	500	700 00	719 00
Charles River Nat'l B'k, Cambridge, . . .	2,500	4,375 00	2,526 00
Newton Nat'l Bank, Newton, . . .	4,600	5,060 00	5,880 00
Rockland Nat'l Bank, Roxbury, . . .	3,000	4,076 00	4,625 25
Naumkeag Nat'l Bank, Salem, . . .	5,000	8,000 00	7,800 00
First Nat'l Bank, New Bedford, . . .	6,000	7,500 00	7,420 00
Commerce Nat'l Bank, New Bedford, . . .	5,000	6,250 00	6,160 00
First Nat'l Bank, Leominster, . . .	10,000	11,500 00	11,200 00
So. Framingham N'l B'k, Fram'h'm, . . .	5,000	5,300 00	5,000 00
	\$242,700	\$285,454 00	\$287,934 73



## CANTON INSTITUTION FOR SAVINGS—CANTON.

Incorporated 1835. Number of corporators, 31.

CHARLES H. FRENCH, *President*.FRANCIS W. DEANE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$444,486 28	Public funds, . . . . .	\$37,500 00
Earnings undivided, . . . . .	5,941 35	Bank stock, . . . . .	52,670 00
Guaranty fund, . . . . .	11,120 95	Loans on bank stock, . . . . .	5,400 00
		Railroad bonds, . . . . .	26,000 00
		Real estate by foreclosure, . . . . .	12,020 00
		Loans on real estate, . . . . .	195,761 00
		Loans on personal security, . . . . .	42,175 00
		Loans to counties, cities, or towns, . . . . .	62,702 00
		Deposit in bank on interest, . . . . .	27,188 28
		Expense account, . . . . .	132 30
	<hr/> \$461,548 58		<hr/> \$461,548 58

## Loans on Bank Stock, amount on each:—

On 40 shares First National Bank, Easton, Mass., . . . . .	\$4,000 00
On 14 shares Neponset National Bank, Canton, Mass., . . . . .	1,400 00

Amount of real estate held by foreclosure, . . . . .	\$12,020 00
Assessed value of the same, . . . . .	12,450 00
Amount of income received from the same, . . . . .	692 38
Amount of municipal tax on real estate, . . . . .	208 44

## Cash on Deposit in Bank:—

Neponset National Bank, Canton, Mass., . . . . .	\$27,188 28
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Whole amount of interest or profits received or earned, . . . . .	\$23,781 90
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Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 7,990 75
	2 per cent., { 8,291 85

Times for the dividends fixed by the by-laws: first Tuesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5.

The total amount of loans, with each specified rate of interest: \$47,702, 4 per cent.; \$52,000, 5 per cent.; \$203,461, 6 per cent.; \$2,875, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 214

Aggregate amount of the same, . . . . .	292,236 00
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Number of open accounts, . . . . .	1,578
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Number and amount of deposits received for previous year, . . . . .	1,077 69,998 70
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	45 18,629 00
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Number and amount of withdrawals, . . . . .	581 53,691 50
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Number of accounts opened the previous year, . . . . .	231
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Number of accounts closed the previous year, . . . . .	130
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Amount of expenses of the corporation during previous year, . . . . .	789 95
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Amount of treasurer's bond, . . . . .	10,000 00
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Date of examination by commissioner: June 29.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . .	\$20,000	\$23,900 00	\$23,000 00
City bonds:—			
City of Providence, R.I., 5s, . .	10,000	11,600 00	11,500 00
of Lynn 6s, . . . .	2,000	2,120 00	2,000 00
of Lynn 5s, . . . .	1,000	1,000 00	1,000 00
	\$33,000	\$38,620 00	\$37,500 00

## BANK STOCK.

Neponset Nat'l Bank, Canton, . .	\$11,300	\$14,690 00	\$14,100 00
North Nat'l Bank, Boston, . . .	1,700	2,188 75	1,870 00
Globe Nat'l Bank, Boston, . . .	3,300	3,532 00	3,300 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,625 00	2,625 00
Atlas Nat'l Bank, Boston, . . .	2,500	3,025 00	2,750 00
Freeman's Nat'l Bank, Boston, . .	4,000	4,640 00	4,400 00
Blackstone Nat'l Bank, Boston, . .	2,500	2,712 50	2,625 00
Market Nat'l Bank, Boston, . . .	5,000	5,250 00	5,250 00
Central Nat'l Bank, Boston, . . .	2,500	1,850 00	5,000 00
North America Nat'l Bank, Boston,	5,000	5,537 50	5,500 00
Webster Nat'l Bank, Boston, . . .	2,500	2,700 00	2,625 00
Eagle Nat'l Bank, Boston, . . . .	2,500	2,818 75	2,625 00
	\$45,300	\$51,569 50	\$52,670 00

## RAILROAD BONDS.

Boston and Albany Railroad 7s, . .	\$12,000	\$14,940 00	\$14,500 00
Boston and Maine Railroad 7s, . .	5,000	6,162 50	6,000 00
Eastern Railroad 6s, . . . .	5,500	6,022 50	5,500 00
	\$22,500	\$27,125 00	\$26,000 00

## CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated 1846. Number of corporators, 49.

ADDISON GILBERT, *President*.GEO. J. MARSH, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$1,330,791 84	Public funds, . . . .	\$76,000 00
Earnings undivided, . . . .	15,986 84	Loans on public funds, . . . .	2,000 00
Guaranty fund, . . . .	40,400 00	Bank stock, . . . .	206,200 00
Surplus fund, . . . .	10,373 04	Loans on bank stock, . . . .	13,500 00
Taxes, . . . .	3,000 00	Railroad bonds, . . . .	31,875 00
Sundry accounts, . . . .	572 01	Real estate, . . . .	6,000 00
		Real estate by foreclosure, . . . .	3,771 53
		Loans on real estate, . . . .	510,194 50
		Loans on personal security, . . . .	423,000 00
		Loans to counties, cities, or towns, . . . .	94,500 00
		Deposit in banks on interest, . . . .	33 09
		Expense account, . . . .	36 25
		Sundry accounts, . . . .	575 51
		Cash on hand, . . . .	33,437 85
	\$1,401,123 73		\$1,401,123 73

## Loans on Public Funds:—

On \$2,000 United States registered 5s (continued at 3½), . . . . \$2,000 00

## Loans on Bank Stock, amount on each:—

On 65 shares City National Bank, Gloucester, . . . . .	\$6,500 00
On 50 shares City National Bank, Gloucester, . . . . .	
On 9 shares Salem National Bank, Salem, . . . . .	7,000 00
On 9 shares Rockport National Bank, Rockport, . . . . .	
On 10 shares Hide and Leather National Bank, Boston, . . . . .	

Invested in real estate (for banking purposes), . . . . .	\$6,000 00
Estimated value of the same, . . . . .	7,000 00
Amount of real estate held by foreclosure, . . . . .	3,771 53
Assessed value of the same, . . . . .	6,300 00
Amount of income received from the same, . . . . .	530 69
Amount of municipal tax on real estate, . . . . .	298 78

## Cash on Deposit in Banks, amount in each:—

Cape Ann National Bank, Gloucester, . . . . .	\$412 12
National Bank of Redemption, Boston, . . . . .	33 09

Whole amount of interest or profits received or earned, . . . . .	\$71,327 02
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., 22,179 55
	2 per cent., 23,672 12

Times for the dividends fixed by the by-laws: April 1 and October 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5¼.

The total amount of loans, with each specified rate of interest: \$22,000, 4 per cent.; \$20,000, 4¼ per cent.; \$40,000, 4½ per cent.; \$10,000, 4¾ per cent.; \$223,200, 5 per cent.; \$30,000, 5¼ per cent.; \$185,000, 5½ per cent.; \$187,791.50, 6 per cent.; \$2,500, 6¼ per cent.; \$18,150, 6½ per cent.; \$297,828, 7 per cent.; \$16,725, 7¾ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	407	
Aggregate amount of the same, . . . . .	\$322,843	00
Amount of investments from which no income is received, . . . . .	5,000	00
Number of open accounts, . . . . .	4,865	
Number and amount of deposits received for previous year, . . . . .	5,085	388,850 95
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	237	120,812 54
Number and amount of withdrawals, . . . . .	3,375	265,552 82
Number of accounts opened the previous year, . . . . .	1,327	
Number of accounts closed the previous year, . . . . .	792	
Amount of expenses of the corporation during previous year, . . . . .	3,493	27
Amount of treasurer's bond, . . . . .	20,000	00
Date of examination by commissioner: July 7.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered . . . . .	\$5,000	\$6,000 00	\$5,000 00
City and town bonds:—			
City of Charlestown 6s, 1891, . . . . .	12,000	13,800 00	12,000 00
of Cambridge 6s, 1894, . . . . .	10,000	11,500 00	10,000 00
of Fall River 6s, 1891, . . . . .	8,000	9,200 00	8,000 00
of Lowell 6s, 1890, . . . . .	15,000	17,250 00	15,000 00
of Lawrence 6s, 1894, . . . . .	5,000	5,750 00	5,000 00
of Salem 6s, 1891, . . . . .	1,000	1,150 00	1,000 00
of Somerville 6½s, 1884, . . . . .	10,000	11,500 00	10,000 00
Town of Brookline 7s, 1889, . . . . .	5,000	6,100 00	5,000 00
of Northampton 6s, 1892, . . . . .	5,000	5,750 00	5,000 00
	\$76,000	\$88,000 00	\$76,000 00

## BANK STOCK.

Atlantic Nat'l Bank, Boston, . . . . .	\$10,000	\$15,200 00	\$10,000 00
Atlas Nat'l Bank, Boston, . . . . .	10,000	12,200 00	10,000 00
Blackstone Nat'l Bank, Boston, . . . . .	11,200	12,320 00	11,200 00
Central Nat'l Bank, Boston, . . . . .	5,000	3,750 00	5,000 00
City Nat'l Bank, Gloucester, . . . . .	10,000	12,500 00	10,000 00
City Nat'l Bank, Boston, . . . . .	5,000	6,100 00	5,000 00
Commerce Nat'l Bank, Boston, . . . . .	10,000	12,400 00	10,000 00
Cape Ann Nat'l Bank, Gloucester, . . . . .	8,500	12,750 00	8,500 00
Eagle Nat'l Bank, Boston, . . . . .	10,000	11,600 00	10,000 00
Everett Nat'l Bank, Boston, . . . . .	3,000	3,420 00	3,000 00
Exchange Nat'l Bank, Boston, . . . . .	5,000	6,550 00	5,000 00
Freeman's Nat'l Bank, Boston, . . . . .	5,000	5,640 00	5,000 00
Globe Nat'l Bank, Boston, . . . . .	5,000	5,500 00	5,000 00
Georgetown Nat'l B'k, Georgetown, . . . . .	5,000	5,000 00	5,000 00
Gloucester Nat'l Bank, Gloucester, . . . . .	5,000	6,750 00	5,000 00
Hamilton Nat'l Bank, Boston, . . . . .	5,000	6,000 00	5,000 00
Howard Nat'l Bank, Boston, . . . . .	5,000	6,100 00	5,000 00
Merchants' Nat'l Bank, Boston, . . . . .	10,000	14,600 00	10,000 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New England Nat'l Bank, Boston, .	\$4,000	\$5,600 00	\$4,000 00
North Nat'l Bank, Boston, . . .	10,000	13,200 00	10,000 00
North America Nat'l Bank, Boston,	10,000	11,500 00	10,000 00
Old Boston Nat'l Bank, Boston, .	2,500	3,000 00	2,500 00
Redemption Nat'l Bank, Boston, .	16,600	22,244 00	16,600 00
Republic Nat'l Bank, Boston, . .	5,000	6,100 00	5,000 00
Rockport Nat'l Bank, Rockport, .	5,400	7,560 00	5,400 00
Second Nat'l Bank, Boston, . . .	5,000	7,650 00	5,000 00
Shawmut Nat'l Bank, Boston, . . .	10,000	11,100 00	10,000 00
State Nat'l Bank, Boston, . . .	5,000	5,800 00	5,000 00
Tremont Nat'l Bank, Boston, . . .	5,000	6,100 00	5,000 00
	\$206,200	\$258,234 00	\$206,200 00

## RAILROAD BONDS.

Eastern Railroad, 1906, . . . .	\$42,500	\$46,750 00	\$31,875 00
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## CAPE COD FIVE CENTS SAVINGS BANK — HARWICH.

Incorporated 1855. Number of corporators, 90.

JOSEPH K. BAKER, *President*.AUGUSTUS C. SNOW, 2d, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$257,719 96	Bank stock, . . . . .	\$50,372 75
Earnings undivided, . . . . .	5,560 43	Loans on bank stock, . . . . .	625 00
Guaranty fund, . . . . .	1,147 58	Railroad bonds, . . . . .	6,287 50
		Real estate, . . . . .	1,577 13
		Real estate (to secure indebtedness), . . . . .	19,101 90
		Real estate by foreclosure, . . . . .	2,580 00
		Loans on real estate, . . . . .	72,945 88
		Loans on personal security,* . . . . .	88,511 73
		Loans to counties, cities, or towns, . . . . .	13,187 50
		Deposit in bank on interest, . . . . .	8,664 01
		Cash on hand, . . . . .	574 57
	\$264,427 97		\$264,427 97

## Loans on Bank Stock, amount on each:—

On 2 shares Cape Cod National Bank, . . . . .	\$125 00
On 6 shares First National Bank, Yarmouth, . . . . .	500 00

Invested in real estate (for banking purposes), . . . . .	\$1,577 13
Estimated value of the same, . . . . .	1,200 00
Amount of real estate held by foreclosure, . . . . .	2,580 00
Assessed value of the same, . . . . .	2,200 00
Amount of income received from the same, . . . . .	50 00
Amount of municipal tax on real estate, . . . . .	216 91

## Cash on Deposit in Bank:—

Cape Cod National Bank, Harwich, . . . . .	\$8,664 01
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Whole amount of interest or profits received or earned, . . . . .	\$15,424 31
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 4,545 38
	2 per cent., } 4,823 72

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$10,000, 5 per cent.; \$69,546.50, 6 per cent.; \$2,200, 6½ per cent.; \$16,337.47, 6½ per cent.; \$77,186.14, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 327

Aggregate amount of the same, . . . . . 113,382 61

Number of open accounts, . . . . . 1,764

Number and amount of deposits received for previous year, . . . . . 591 72,185 55

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 57 28,814 90

Number and amount of withdrawals, . . . . . 562 45,498 55

Number of accounts opened the previous year, . . . . . 259

Number of accounts closed the previous year, . . . . . 205

Amount of expenses of the corporation during previous year, . . . . . 1,362 17

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: September 14.

\* This bank has been notified that these loans have exceeded the legal limit.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Cape Cod Nat'l Bank, Harwich, .	\$7,100	\$10,295 00	\$9,798 00
First Nat'l Bank, Yarmouthport, .	6,300	8,190 00	8,064 00
State Nat'l Bank, Boston, . . .	4,800	5,880 00	6,031 00
Everett Nat'l Bank, Boston, . . .	4,000	4,520 00	4,685 00
Shawmut Nat'l Bank, Boston, . . .	3,200	3,512 00	3,952 00
Revere Nat'l Bank, Boston, . . .	3,000	3,420 00	3,675 00
Blackstone Nat'l Bank, Boston, . .	2,700	2,929 50	3,138 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,205 00	2,380 00
Commerce Nat'l Bank, Boston, . .	1,700	2,027 25	2,129 00
North America Nat'l Bank, Boston,	1,600	1,776 00	1,836 00
Republic Nat'l Bank, Boston, . . .	1,500	1,876 87	1,950 00
Suffolk Nat'l Bank, Boston, . . .	1,500	1,773 75	1,825 00
Faneuil Hall Nat'l Bank, Boston, .	700	911 75	909 75
	\$40,100	\$49,317 12	\$50,372 75

## RAILROAD BONDS.

Old Colony Railroad, . . . . .	\$5,000	\$6,287 50	\$6,287 50
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## CENTRAL SAVINGS BANK — LOWELL.

Incorporated March 3, 1871. Number of corporators, 91.

OLIVER H. MOULTON, *President*.SAMUEL A. CHASE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,128,078 54	Public funds, . . . . .	\$21,000 00
Earnings undivided, . . . . .	25,284 66	Loans on public funds, . . . . .	7,000 00
Guaranty fund, . . . . .	17,000 00	Bank stock, . . . . .	226,001 37
		Loans on bank stock, . . . . .	4,550 00
		Loans on railroad bonds, . . . . .	1,400 00
		Real estate by foreclosure, . . . . .	175,250 00
		Loans on real estate, . . . . .	517,897 00
		Loans on personal security, . . . . .	139,500 00
		Deposit in banks on interest, . . . . .	77,764 83
	\$1,170,363 20		\$1,170,363 20

## Loans on Public Funds, amount on each : —

On \$5,000 4 and 4½ per cent. United States bonds, . . . . .	\$5,000 00
On \$1,000 city of Chelsea 6s and \$1,000 city of Lawrence 6s, . . . . .	2,000 00

## Loans on Bank Stock, amount on each : —

On 21 shares of Railroad National Bank, Lowell, . . . . .	\$1,900 00
On 8 shares Merchants' National Bank, Lowell, . . . . .	800 00
On 26 shares First National Bank, Lowell, . . . . .	1,850 00

## Loans on Railroad Bonds : —

On \$1,000 Boston and Lowell Railroad 7s and \$2,000 Lowell and Lawrence Railroad 6s, . . . . .	\$1,400 00
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Amount of real estate held by foreclosure, . . . . .	\$175,250 00
Assessed value of the same, . . . . .	190,300 00
Amount of income received from the same, . . . . .	14,674 74
Amount of municipal tax on real estate, . . . . .	3,212 65

## Cash on Deposit in Banks, amount in each : —

Merchants' National Bank, Lowell, . . . . .	\$1,178 90
Old Lowell National Bank, Lowell, . . . . .	46,585 93
Prescott National Bank, Lowell, . . . . .	30,000 00

Whole amount of interest or profits received or earned, . . . . .	\$60,300 88
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 19,165 28
	2 per cent., { 20,111 71
Times for the dividends fixed by the by-laws: first Saturday in May and November.	

The total amount of loans, with each specified rate of interest: \$50,000, 4½ per cent.; \$20,000, 4½ per cent.; \$103,150, 5 per cent.; \$53,650, 5½ per cent.; \$371,947, 6 per cent.; \$25,250, 6½ per cent.; \$45,150, 7 per cent.; \$1,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 125

Aggregate amount of the same, . . . . .	190,571 00
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Amount of investments from which no income is received, . . . . .	\$20,000 00	
Number of open accounts, . . . . .	3,230	
Number and amount of deposits received for previous year, . . . . .	3,149	311,545 40
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	302	170,255 00
Number and amount of withdrawals, . . . . .	2,239	253,249 73
Number of accounts opened the previous year, . . . . .	833	
Number of accounts closed the previous year, . . . . .	589	
Amount of expenses of the corporation during previous year, . . . . .		3,976 17
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: May 22.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Haverhill 6s, . . . . .	\$4,000	\$4,280 00	\$4,000 00
Town of Methuen 6s, . . . . .	17,100	18,020 00	17,000 00
	\$21,000	\$22,300 00	\$21,000 00

## BANK STOCK.

Atlantic Nat'l Bank, Boston, . . . . .	\$10,000	\$14,800 00	\$14,000 00
Blackstone Nat'l Bank, Boston, . . . . .	8,700	9,396 00	11,100 00
Boston Nat'l Bank, Boston, . . . . .	5,000	5,900 00	6,000 00
Central Nat'l Bank, Boston, . . . . .	40,000	31,000 00	40,000 00
Eliot Nat'l Bank, Boston, . . . . .	9,500	11,400 00	11,000 00
Hamilton Nat'l Bank, Boston, . . . . .	1,300	1,521 00	1,497 62
Market Nat'l Bank, Boston, . . . . .	5,000	5,000 00	5,500 00
Maverick Nat'l Bank, Boston, . . . . .	1,000	2,250 00	1,217 50
Merchants' Nat'l Bank, Boston, . . . . .	5,000	7,050 00	6,756 25
Metropolitan Nat'l Bank, Boston, . . . . .	2,000	2,360 00	2,000 00
Commerce Nat'l Bank, Boston, . . . . .	10,000	11,400 00	10,000 00
Redemption Nat'l Bank, Boston, . . . . .	6,000	7,220 00	8,000 00
Republic Nat'l Bank Boston, . . . . .	2,700	3,375 00	3,415 50
City Nat'l Bank, Boston, . . . . .	10,000	12,100 00	12,000 00
Hide and Leather N'l Bank, Boston, . . . . .	1,500	1,650 00	1,610 00
Webster Nat'l Bank, Boston, . . . . .	2,400	2,640 00	2,400 00
Second Nat'l Bank, Boston, . . . . .	7,000	10,500 00	10,000 00
Shawmut Nat'l Bank, Boston, . . . . .	6,300	6,867 00	8,086 00
Shoe and Leather Nat'l Bank, Boston, . . . . .	4,200	4,536 00	5,000 00
Suffolk Nat'l Bank, Boston, . . . . .	5,000	5,900 00	6,112 50
Georgetown Nat'l B'k, Georgetown, . . . . .	10,000	10,000 00	10,000 00
Appleton Nat'l Bank, Lowell, . . . . .	10,000	17,500 00	16,962 50
First Nat'l Bank, Lowell, . . . . .	3,000	4,500 00	4,240 00
Merchants' Nat'l Bank, Lowell, . . . . .	15,000	18,750 00	18,350 00
Old Lowell Nat'l Bank, Lowell, . . . . .	5,200	6,500 00	6,717 00
Prescott Nat'l Bank, Lowell, . . . . .	1,000	1,400 00	1,000 00
Railroad Nat'l Bank, Lowell, . . . . .	2,500	3,000 00	3,046 50
	\$189,300	\$218,515 00	\$226,001 37

## CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated 1854. Number of corporators, 124.

P. J. STONE, *President*.AMOS STONE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$2,269,692 73	Public funds, . . . . .	\$200,000 00
Earnings undivided, . . . . .	101,169 68	Loans on public funds, . . . . .	1,000 00
Guaranty fund, . . . . .	61,000 00	Bank stock, . . . . .	644,100 00
		Loans on bank stock, . . . . .	2,100 00
		Railroad bonds, . . . . .	12,000 00
		Real estate, . . . . .	80,000 00
		Real estate by foreclosure, . . . . .	403,000 00
		Loans on real estate, . . . . .	875,240 00
		Loans on personal security, . . . . .	120,950 00
		Deposit in banks on interest, . . . . .	90,501 95
		Cash on hand, . . . . .	2,970 46
	\$2,431,862 41		\$2,431,862 41

## Loans on Public Funds:—

On \$1,500 United States 3½s, . . . . . \$1,000 00

## Loans on Bank Stock, amount on each:—

On 5 shares Monument National Bank, . . . . . \$500 00

On 16 shares Central National Bank, Lynn, . . . . . 1,600 00

Invested in real estate (for banking purposes), . . . . . \$80,000 00

Assessed value of the same, . . . . . 90,300 00

Amount of real estate held by foreclosure, . . . . . 403,000 00

Assessed value of the same, . . . . . 405,125 00

Amount of income received from the same, . . . . . 32,576 86

Amount of municipal tax on real estate, . . . . . 8,823 94

## Cash on Deposit in Banks, amount in each:—

In Monument National Bank, . . . . . \$11,351 92

In Maverick National Bank, . . . . . 3,530 85

In National Bank of Republic, . . . . . 75,619 18

Whole amount of interest or profits received or earned, . . . . . \$162,204 45

Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 52,807 98

year, . . . . . } 2½ per cent., { 54,321 35

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7½.

The total amount of loans, with each specified rate of interest: \$50,000, 5 per cent.; \$89,400, 5½ per cent.; \$489,040, 6 per cent.; \$90,900, 6½ per cent.; \$262,950, 7 per cent.; \$17,000, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 355

Aggregate amount of the same, . . . . . 581,590 00

Amount of investments from which no income is received, . . . . . 6,500 00

Number of open accounts, . . . . . 7,248

Number and amount of deposits received for previous year, . . . . . 5,112 347,674 96

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 329 190,093 00



Number and amount of withdrawals, . . . . .	3,530	\$317,931 63
Number of accounts opened the previous year, . . . . .	1,049	
Number of accounts closed the previous year, . . . . .	900	
Amount of expenses of the corporation during previous year, . . . . .		5,649 82
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner: May 5.		

## PUBLIC FUNDS

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$200,000	\$226,000 00	\$200,000 00

## BANK STOCK.

Atlas Nat'l Bank, Boston, . . . . .	\$35,800	\$43,318 00	\$35,800 00
Blackstone Nat'l Bank, Boston, . . . . .	9,400	10,152 00	9,400 00
Blue Hill Nat'l Bank, Dorchester, . . . . .	5,900	6,785 00	5,900 00
Boylston Nat'l Bank, Boston, . . . . .	13,700	16,166 00	13,700 00
Bunker Hill Nat'l Bank, Boston, . . . . .	25,000	45,250 00	25,000 00
City Nat'l Bank, Boston, . . . . .	9,000	10,620 00	9,000 00
Columbian Nat'l Bank, Boston, . . . . .	5,000	6,500 00	5,000 00
Commerce Nat'l Bank, Boston, . . . . .	26,300	31,297 00	26,300 00
Continental Nat'l Bank, Boston, . . . . .	50,000	59,000 00	50,000 00
Eliot Nat'l Bank, Boston, . . . . .	30,000	35,700 00	30,000 00
First Nat'l Bank, Boston, . . . . .	2,000	4,040 00	2,000 00
First Ward Nat'l Bank, Boston, . . . . .	15,000	17,100 00	14,800 00
Freeman's Nat'l Bank, Boston, . . . . .	10,000	11,600 00	9,300 00
Hide and Leather Nat'l B'k, Boston, . . . . .	37,000	40,700 00	37,000 00
Howard Nat'l Bank, Boston, . . . . .	30,400	37,088 00	30,400 00
Market Nat'l Bank, Boston, . . . . .	8,600	8,600 00	8,600 00
Market N'l B'k of Brighton, Boston, . . . . .	2,700	3,564 00	2,700 00
Maverick Nat'l Bank, Boston, . . . . .	13,200	29,700 00	12,900 00
Merchandise Nat'l Bank, Boston, . . . . .	3,200	3,200 00	3,200 00
Metropolitan Nat'l Bank, Boston, . . . . .	4,800	5,808 00	4,800 00
Monument Nat'l Bank, Boston, . . . . .	7,000	14,350 00	7,000 00
North Nat'l Bank, Boston, . . . . .	14,000	17,920 00	14,000 00
North America Nat'l Bank, Boston, . . . . .	5,300	5,830 00	5,300 00
Redemption Nat'l Bank, Boston, . . . . .	20,000	26,200 00	20,000 00
Republic Nat'l Bank, Boston, . . . . .	34,200	42,408 00	34,200 00
Revere Nat'l Bank, Boston, . . . . .	26,700	30,438 00	26,700 00
Shoe and Leather Nat'l B'k, Boston, . . . . .	24,500	25,725 00	24,400 00
State Nat'l Bank, Boston, . . . . .	16,100	19,803 00	16,100 00
Suffolk Nat'l Bank, Boston, . . . . .	18,500	21,645 00	18,500 00
Third Nat'l Bank, Boston, . . . . .	10,000	10,100 00	10,000 00
Tremont Nat'l Bank, Boston, . . . . .	12,000	13,680 00	12,000 00
Washington Nat'l Bank, Boston, . . . . .	11,900	16,065 00	11,900 00
Webster Nat'l Bank, Boston, . . . . .	30,000	32,400 00	30,000 00
Andover Nat'l Bank, Andover, . . . . .	2,400	2,880 00	2,400 00
Conway Nat'l Bank, Conway, . . . . .	4,000	5,200 00	4,000 00
Home Nat'l Bank, Brockton, . . . . .	15,000	15,750 00	15,000 00
First Nat'l Bank, Lynn, . . . . .	21,700	27,125 00	21,700 00
Newton Nat'l Bank, Newton, . . . . .	2,800	3,220 00	2,600 00
Railroad Nat'l Bank, Lowell, . . . . .	15,000	17,250 00	15,000 00
Wachusett Nat'l Bank, Fitchburg, . . . . .	7,500	13,125 00	7,500 00
Franklin Co. Nat'l Bank, Greenfield, . . . . .	10,000	11,300 00	10,000 00
	\$645,600	\$798,602 00	\$644,100 00

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Lowell Railroad, . . .	\$12,000	\$12,600 00	\$12,000 00

## CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April, 1854. Number of corporators, 241.

JOHN H. OSGOOD, *President*.JOHN F. FELLOWS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	\$1,467,906 00	Public funds, . . .	\$347,620 75
Earnings undivided, . . .	21,541 17	Loans on public funds, . . .	1,800 00
Guaranty fund, . . .	19,058 00	Bank stock, . . .	107,689 55
		Loans on bank stock, . . .	7,500 00
		Railroad bonds, . . .	11,225 00
		Real estate, . . .	12,084 85
		Real estate by foreclosure, . . .	38,778 41
		Loans on real estate, . . .	612,181 90
		Loans on personal security, . . .	177,375 00
		Loans to counties, cities, or towns, . . .	150,150 00
		Deposit in banks on interest, . . .	36,876 73
		Expense account, . . .	2,047 31
		Cash on hand, . . .	3,175 67
	<hr/> \$1,508,505 17		<hr/> \$1,508,505 17

## Loans on Public Funds:—

On \$2,000 city of Cambridge 6s, . . . . . \$1,800 00

## Loans on Bank Stock:—

On 100 shares First National Bank, Chelsea, . . . . . \$7,500 00

Invested in real estate (for banking purposes), . . . . . \$12,084 85

Estimated value of the same, . . . . . 13,500 00

Amount of real estate held by foreclosure, . . . . . 38,778 41

Assessed value of the same, . . . . . 50,600 00

Amount of income received from the same, . . . . . 2,712 31

Amount of municipal tax on real estate, . . . . . 708 76

## Cash on Deposit in Banks, amount in each:—

Hamilton National Bank, Boston, . . . . . \$2,154 23

First National Bank, Chelsea, . . . . . 34,722 50

Whole amount of interest or profits received or earned, . . . . . \$74,577 32

Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2 per cent., }	25,105 59
		26,381 15

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $6\frac{1}{4}$ .The total amount of loans, with each specified rate of interest: \$100,000, 4 per cent.; \$107,500,  $4\frac{1}{2}$  per cent.; \$25,000,  $4\frac{3}{4}$  per cent.; \$100,000, 5 per cent.; \$18,000,  $5\frac{1}{2}$  per cent.; \$361,716.90, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 346

Aggregate amount of the same, . . . . . 444,546 00

Number of open accounts, . . . . . 6,829

Number and amount of deposits received for previous year, . . . 10,343 446,442 15

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 291 144,539 00

Number and amount of withdrawals, . . . . .	5,412	\$363,311 28
Number of accounts opened the previous year, . . . . .	1,284	
Number of accounts closed the previous year, . . . . .	904	
Amount of expenses of the corporation during previous year, . . . . .	4,751	14
Amount of treasurer's bond, . . . . .	25,000	00
Date of examination by commissioner: May 2.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . . .	\$30,000	\$33,900 00	\$31,068 75
State, city, and town bonds:—			
State of Maine, . . . . .	47,600	54,264 00	47,600 00
of New Hampshire, . . . . .	9,200	11,500 00	10,635 75
of Boston, . . . . .	44,000	55,000 00	51,136 25
City of Charlestown, . . . . .	10,000	11,450 00	11,190 00
of Chelsea, . . . . .	12,000	14,400 00	13,880 00
of Cambridge, . . . . .	19,000	21,850 00	20,790 00
of Fall River, . . . . .	5,000	6,200 00	5,550 00
of Somerville, . . . . .	10,000	10,425 00	10,000 00
of Lawrence, . . . . .	36,000	44,460 00	40,527 50
of Providence, R. I., . . . . .	15,000	16,275 00	15,525 00
of Burlington, Vt., . . . . .	2,500	2,600 00	2,500 00
of Taunton, . . . . .	2,000	2,420 00	2,340 00
of Fitchburg, . . . . .	2,000	2,380 00	2,280 00
of Lewiston, Me., . . . . .	16,000	17,600 00	16,480 00
of Worcester, . . . . .	21,000	23,310 00	22,660 00
of Lynn, . . . . .	6,000	7,260 00	7,050 00
of Lowell, . . . . .	4,000	4,600 00	4,542 50
of Manchester, N. H., . . . . .	4,000	4,200 00	4,000 00
of Hartford, Conn., . . . . .	1,000	1,185 00	1,172 50
Town of Winthrop, . . . . .	11,000	12,595 00	11,165 00
of Woburn, . . . . .	5,000	5,600 00	5,412 50
of Everett, . . . . .	1,000	1,150 00	1,170 00
of Provincetown, . . . . .	1,000	1,090 00	1,000 00
of Brookline, . . . . .	5,000	5,650 00	5,625 00
of Danvers, . . . . .	2,000	2,290 00	2,320 00
	\$321,300	\$373,654 00	\$347,620 75

## BANK STOCK.

North Nat'l Bank, Boston, . . . . .	\$1,500	\$1,935 00	\$1,664 55
Howard Nat'l Bank, Boston, . . . . .	3,600	4,392 00	3,811 50
Massachusetts Nat'l Bank, Boston, . . . . .	6,750	7,560 00	9,122 40
Continental Nat'l Bank, Boston, . . . . .	4,000	4,720 00	4,845 70
Commerce Nat'l Bank, Boston, . . . . .	700	833 00	700 00
Traders' Nat'l Bank, Boston, . . . . .	7,000	6,510 00	7,556 13
Exchange Nat'l Bank, Boston, . . . . .	1,400	1,806 00	1,763 05
North America Nat'l Bank, Boston, . . . . .	500	555 00	518 75
Boylston Nat'l Bank, Boston, . . . . .	2,500	2,950 00	2,776 50

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . .	\$8,400	\$10,164 00	\$9,819 35
State Nat'l Bank, Boston, . .	2,500	3,275 00	2,934 00
Suffolk Nat'l Bank, Boston, . .	700	826 00	845 85
City Nat'l Bank, Boston, . .	4,300	5,117 00	4,956 15
Eagle Nat'l Bank, Boston, . .	1,800	2,016 00	2,002 95
Shawmut Nat'l Bank, Boston, . .	500	550 00	602 50
Boston Nat'l Bank, Boston, . .	2,000	2,360 00	2,329 37
Market Nat'l Bank, Boston, . .	600	600 00	646 50
Webster Nat'l Bank, Boston, . .	2,500	2,700 00	2,750 00
Republic Nat'l Bank, Boston, . .	10,000	12,100 00	13,137 50
Mechanics' Nat'l Bank, Boston, . .	900	1,260 00	1,170 00
Atlantic Nat'l Bank, Boston, . .	3,800	5,700 00	5,804 50
Everett Nat'l Bank, Boston, . .	3,800	4,294 00	4,422 25
Third Nat'l Bank, Boston, . .	5,000	5,050 00	5,381 25
Redemption Nat'l Bank, Boston, . .	6,300	8,190 00	8,410 50
First Nat'l Bank, Chelsea, . .	6,600	8,250 00	6,671 30
First Nat'l Bank, So. Weymouth, . .	2,000	2,500 00	2,420 50
Exchange Nat'l Bank, Salem, . .	500	580 00	626 50
	\$90,150	\$106,793 00	\$107,689 55

## RAILROAD BONDS.

Salem and Lowell Railroad, . .	\$10,000	\$11,000 00	\$11,225 00
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## CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Incorporated March 20, 1875. Number of corporators, 41.

JOSIAH W. CSGOOD, *President*.HENRY J. BOYD, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$101,960 53	Public funds, . . . . .	\$3,050 00
Earnings undivided, . . . . .	473 05	Bank stock, . . . . .	17,732 00
Guaranty fund, . . . . .	740 70	Loans on real estate, . . . . .	54,840 00
		Loans on personal security, . . . . .	20,416 58
		Deposit in bank on interest, . . . . .	3,500 00
		Expense account, . . . . .	3 40
		Cash on hand and in bank, . . . . .	3,632 30
	<u>\$103,174 28</u>		<u>\$103,174 28</u>

## Cash on Deposit in Bank : —

Chicopee National Bank, . . . . . \$6,507 09

Whole amount of interest or profits received or earned, . . . . . \$4,415 44

Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2 cent., {	1,530 02
		2 per cent., { 1,515 01

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$75,256.53, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 64

Aggregate amount of the same, . . . . . 57,056 58

Number of open accounts, . . . . . 433

Number and amount of deposits received for previous year, . . . 640 49,039 99

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 38 23,634 00

Number and amount of withdrawals, . . . . . 299 27,382 46

Number of accounts opened the previous year, . . . . . 162

Number of accounts closed the previous year, . . . . . 68

Amount of expenses of the corporation during previous year, . . . 280 79

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: November 1.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$3,050	\$3,650 00	\$3,050 00

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Springfield, . . .	\$5,000	\$6,250 00	\$5,000 00
Palmer Nat'l Bank, Palmer, . . .	2,000	2,400 00	2,317 00
Hadley Falls Nat'l Bank, Holyoke, .	4,000	7,000 00	6,785 00
Chapin Nat'l Bank, Springfield, . .	3,000	3,900 00	3,630 00
	\$14,000	\$19,550 00	\$17,732 00

## CHICOPEE SAVINGS BANK—CHICOPEE.

Incorporated 1845. Number of corporators, 57.

J. B. WOOD, *President*.H. H. HARRIS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$521,047 64	Public funds, . . . . .	\$1,000 00
Earnings undivided, . . . . .	7,204 35	Bank stock, . . . . .	28,000 00
Guaranty fund, . . . . .	6,635 79	Loans on bank stock, . . . . .	13,200 00
		Railroad bonds, . . . . .	17,000 00
		Loans on real estate, . . . . .	343,407 06
		Loans on personal security, . . . . .	75,485 57
		Loans to counties, cities, or towns, . . . . .	24,900 00
		Deposit in bank on interest, . . . . .	14,000 00
		Cash on hand and in banks, . . . . .	17,895 15
	\$534,887 78		\$534,887 78

## Loans on Bank Stock, amount on each:—

On 20 shares Third National Bank, Springfield, . . . . .	\$1,800 00
On 67 shares First National Bank, Springfield, and 47 shares Chicopee National Bank, Springfield, . . . . .	11,400 00

## Cash on Deposit in Banks, amount in each:—

Hampshire County National Bank, . . . . .	\$14,000 00
Commonwealth National Bank, . . . . .	5,540 62
Palmer National Bank, . . . . .	5,000 00
First National Bank, Chicopee, . . . . .	1,000 00

Whole amount of interest or profits received or earned, . . . . .	\$27,507 02
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 9,208 70
	2 per cent., } 9,465 32

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$8,000, 4 per cent.; \$5,000, 4½ per cent.; \$431,702.93, 5 per cent.; \$26,289.70, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	236
Aggregate amount of the same, . . . . .	216,232 63
Number of open accounts, . . . . .	1,464
Number and amount of deposits received for previous year, . . . . .	1,705 189,500 38
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	118 89,248 00
Number and amount of withdrawals, . . . . .	1,248 156,412 44
Number of accounts opened the previous year, . . . . .	306
Number of accounts closed the previous year, . . . . .	239
Amount of expenses of the corporation during previous year, . . . . .	2,253 66
Amount of treasurer's bond, . . . . .	10,000 00
Date of examination by commissioner: November 1.	

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$1,000	\$1,190 00	\$1,000 00

## BANK STOCK.

Chapin Nat'l Bank, Springfield, .	\$6,600	\$7,920 00	\$6,600 00
City Nat'l Bank, Springfield, . .	3,000	3,000 00	3,000 00
Palmer Nat'l Bank, Palmer, . . .	6,000	6,600 00	6,000 00
First Nat'l Bank, Chicopee, . . .	10,000	15,000 00	10,000 00
Maverick Nat'l Bank, Boston, . .	1,200	2,400 00	2,400 00
	\$26,800	\$34,920 00	\$28,000 00

## RAILROAD BONDS.

Boston and Albany Railroad, . . .	\$12,000	\$13,200 00	\$12,000 00
Boston, Revere Beach & Lynn R.R., .	5,000	5,500 00	5,000 00
	\$17,000	\$18,700 00	\$17,000 00

## CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated 1851. Number of corporators, 53.

JOSEPH OSBORN, *President*.E. E. HATHAWAY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$2,158,885 54	Bank stock, . . . . .	\$285,791 50
Earnings undivided, . . . . .	80,433 72	Real estate by foreclosure, . . . . .	5,749 64
Guaranty fund, . . . . .	34,230 74	Loans on real estate, . . . . .	1,136,455 00
		Loans on personal security,* . . . . .	830,205 87
		Expense account, . . . . .	1,261 72
		Cash on hand and in bank, . . . . .	14,086 27
	<u>\$2,273,550 00</u>		<u>\$2,273,550 00</u>

Amount of real estate held by foreclosure, . . . . .	\$5,749 64
Assessed value of the same, . . . . .	3,200 00
Amount of income received from the same, . . . . .	280 91
Amount of municipal tax on real estate, . . . . .	60 16

## Cash on Deposit in Bank :—

Pocasset National Bank, . . . . .	\$10,113 06
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Whole amount of interest or profits received or earned, . . . . .	\$132,447 47
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Rate and amount of each semi-annual dividend for previous year, . . . . .	2½ per cent., { 47,136 29
	2½ per cent., { 49,403 94

Times for the dividends fixed by the by-laws: June and December.

The total amount of loans, with each specified rate of interest: \$1,956,-  
660.87, 5 per cent.; \$10,000, 5½ per cent.Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 279

Aggregate amount of the same, . . . . .	417,480 00
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Number of open accounts, . . . . .	3,846
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Number and amount of deposits received for previous year, . . . . .	9,976 489,002 53
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	371 234,179 70
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Number and amount of withdrawals, . . . . .	2,504 290,900 23
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Number of accounts opened the previous year, . . . . .	938
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Number of accounts closed the previous year, . . . . .	540
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Amount of expenses of the corporation during previous year, . . . . .	5,955 90
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Amount of treasurer's bond, . . . . .	15,000 00
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Date of examination by commissioner: June 15.

\* This bank has been notified that these loans have exceeded the legal limit.



## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston, . . .	\$25,000	\$50,500 00	\$25,000 00
Second Nat'l Bank, Fall River, . .	18,000	22,500 00	18,000 00
Hide and Leather Nat'l B'k, Boston, .	22,500	24,975 00	22,500 00
Commerce Nat'l Bank, Boston, . .	7,500	8,925 00	7,500 00
Fall River Nat'l Bank, Fall River, .	14,400	18,720 00	13,012 50
Pocasset Nat'l Bank, Fall River, .	80,000	104,000 00	80,000 00
Maverick Nat'l Bank, Boston, . . .	5,400	12,150 00	4,779 00
Howard Nat'l Bank, Boston, . . .	14,000	17,080 00	14,000 00
Eliot Nat'l Bank, Boston, . . .	7,900	8,848 00	7,900 00
Matacomet Nat'l Bank, Fall River, .	28,700	37,310 00	28,700 00
Revere Nat'l Bank, Boston, . . .	28,100	32,034 00	28,100 00
Union Nat'l Bank, Fall River, . . .	15,500	17,050 00	15,500 00
Merchants' Nat'l Bank, Boston, . .	5,000	7,000 00	5,000 00
Redemption Nat'l Bank, Boston, . .	6,700	8,710 00	6,700 00
Railroad Nat'l Bank, Lowell, . . .	2,500	2,950 00	2,500 00
Massasoit Nat'l Bank, Fall River, .	5,200	8,840 00	5,200 00
Washington Nat'l Bank, Boston, . .	1,400	1,890 00	1,400 00
	\$287,800	\$383,482 00	\$285,791 50

## CITY FIVE CENTS SAVINGS BANK — HAVERHILL.

Incorporated 1870. Number of corporators, 49.

JOHN B. NICHOLS, *President*.GEO. W. NOYES, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$493,182 73	Public funds, . . . .	\$27,000 00
Earnings undivided, . .	48,340 08	Loans on public funds, . . . .	4,100 00
Guaranty fund, . . . .	7,275 00	Bank stock, . . . .	45,598 33
		Loans on bank stock, . . . .	950 00
		Railroad bonds, . . . .	73,000 00
		Real estate by foreclosure, . .	82,199 97
		Loans on real estate, . . . .	225,783 52
		Loans on personal security, . .	76,465 51
		Loans to counties, cities, or towns, . . . .	3,000 00
		Deposit in bank on interest, . .	8,481 13
		Premium account, . . . .	2,219 35
	\$548,797 81		\$548,797 81

## Loans on Public Funds, amount on each : —

On \$2,000 United States 4s, . . . . .	\$1,800 00
On \$3,500 United States 4½s, . . . . .	2,300 00

## Loans on Bank Stock, amount on each : —

On 5 shares Monument National Bank, Charlestown, . . . . .	\$650 00
On 3 shares First National Bank, Haverhill, . . . . .	300 00

Amount of real estate held by foreclosure, . . . . .	\$82,199 97
Assessed value of the same, . . . . .	59,300 00
Amount of income received from the same, . . . . .	3,400 00
Amount of municipal tax on real estate, . . . . .	929 95

## Cash on Deposit in Bank : —

First National Bank, Haverhill, . . . . .	\$8,481 13
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Whole amount of interest or profits received or earned, . . . . .	\$36,535 01
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent, { 9,886 92 2 per cent., { 9,479 43

Times for the dividends fixed by the by-laws: first Wednesday in June and December.

The total amount of loans, with each specified rate of interest: \$3,825.14, 4 per cent.; \$10,372 17, 4½ per cent.; \$16,849.24, 4½ per cent.; \$20,333.96, 4½ per cent.; \$33,300, 5 per cent.; \$20,688 52, 5½ per cent.; \$166,980, 6 per cent.; \$33,750, 7 per cent.; \$1,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 130

Aggregate amount of the same, . . . . . 150,435 02

Amount of investments from which no income is received, . . . . . 3,617 44

Number of open accounts, . . . . . 2,829

Number and amount of deposits received for previous year, . . . . . 986 94,955 93

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 88 42,897 27

Number and amount of withdrawals, . . . . .	1,201	\$111,847 69
Number of accounts opened the previous year, . . . . .	330	
Number of accounts closed the previous year . . . . .	456	
Amount of expenses of the corporation during previous year, . . . . .	2,261	24
Amount of treasurer's bond, . . . . .	15,000	00
Date of examination by commissioner: June 7.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Haverhill, . . . . .	\$10,000	\$10,475 00	\$10,000 00
of Lawrence, . . . . .	10,000	11,200 00	10,000 00
Town of Marlborough, . . . . .	5,000	5,200 00	5,000 00
of Provincetown, . . . . .	2,000	2,000 00	2,000 00
	\$27,000.	\$28,875 00	\$27,000 00

## BANK STOCK.

First Nat'l Bank, Haverhill, . . . . .	\$19,400	\$25,800 00	\$24,143 08
Merrimack Nat'l Bank, Haverhill, . . . . .	500	825 00	690 00
Commerce Nat'l Bank, Boston, . . . . .	900	1,071 00	900 00
Continental Nat'l Bank, Boston, . . . . .	7,400	8,732 00	9,247 75
Massachusetts Nat'l Bank, Boston, . . . . .	3,000	3,360 00	3,660 00
Merchants' Nat'l Bank, Boston, . . . . .	2,500	3,525 00	3,173 75
Tremont Nat'l Bank, Boston, . . . . .	3,000	3,420 00	3,783 75
	\$36,700	\$46,733 00	\$45,598 33

## RAILROAD BONDS.

Boston and Maine Railroad 7s, . . . . .	\$50,000	\$62,500 00	\$50,000 00
Old Colony Railroad 7s, . . . . .	13,000	16,250 00	13,000 00
Old Colony Railroad 6s, . . . . .	10,000	11,700 00	10,000 00
	\$73,000	\$90,450 00	\$73,000 00

## CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated 1837. Number of corporators, 68.

NATHAN ALLEN, *President*.FRED. A. BUTTRICK, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$3,572,143 71	Public funds, . . . . .	\$161,600 00
Earnings undivided, . . . . .	157,416 38	Bank stock, . . . . .	678,480 00
Guaranty fund, . . . . .	65,000 00	Loans on bank stock, . . . . .	21,863 75
		Railroad bonds, . . . . .	223,500 00
		Loans on real estate, . . . . .	1,575,282 88
		Loans on personal security, . . . . .	776,758 01
		Loans to counties, cities, or towns, . . . . .	293,000 00
		Deposit in bank on interest, . . . . .	59,686 87
		Expense account, . . . . .	2,026 81
		Cash on hand, . . . . .	2,361 77
	\$3,794,560 09		\$3,794,560 09

## Loans on Bank Stock, amount on each :—

On 170 shares Appleton National Bank, Lowell, . . . . .	\$14,263 75
On 40 shares First National Bank, Lowell, . . . . .	2,600 00
On 25 shares Wamesit National Bank, Lowell, . . . . .	2,500 00
On 20 shares Brockton National Bank, Brockton, . . . . .	2,000 00
On 9 shares Hide and Leather National Bank, Boston, . . . . .	500 00

## Cash on Deposit in Bank :—

Appleton National Bank, Lowell, . . . . .	\$59,686 87
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Whole amount of interest or profits received, . . . . . \$231,850 27

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent.,	{ 63,426 18
	2 per cent.,	{ 65,595 24

Times for the dividends fixed by the by-laws: second Saturday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5.

The total amount of loans, with each specified rate of interest: \$17,250, 4 per cent.; \$15,000, 4½ per cent.; \$1,441,135.29, 5 per cent.; \$38,000, 5¼ per cent.; \$243,100, 5½ per cent.; \$5,100, 5⅞ per cent.; \$1,595,499 35, 6 per cent.; \$40,000, 6¼ per cent.; \$60,000, 6½ per cent.; \$225,900, 7 per cent.; \$3,500, 7⅞ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 162

Aggregate amount of the same, . . . . . 223,295 37

Number of open accounts, . . . . . 9,632

Number and amount of deposits received for previous year, . . . . . 8,711 791,212 83

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 521 281,140 36

Number and amount of withdrawals, . . . . . 5,084 562,078 32

Number of accounts opened the previous year, . . . . . 1,982

Number of accounts closed the previous year, . . . . . 1,244

Amount of expenses of the corporation during previous year, . . . . . 6,943 72

Amount of treasurer's bond, . . . . . 60,000 00

Date of examination by commissioner: July 7.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Hartford, Conn., . . .	\$10,000	\$11,800 00	\$10,000 00
of Haverhill, . . . . .	6,000	6,600 00	5,100 00
of Haverhill, . . . . .	40,000	54,000 00	40,000 00
of Lowell, . . . . .	3,000	3,480 00	3,000 00
of Lynn, . . . . .	15,000	16,500 00	13,500 00
Town of Pittsfield, . . . . .	50,000	53,250 00	50,000 00
of Plymouth, . . . . .	40,000	45,300 00	40,000 00
	\$164,000	\$190,930 00	\$161,600 00

## BANK STOCK.

Appleton Nat'l Bank, Lowell, . . .	\$40,000	\$70,000 00	\$44,970 00
Atlantic Nat'l Bank, Boston, . . .	8,000	12,040 00	10,000 00
Atlas Nat'l Bank, Boston, . . . .	18,000	21,802 50	18,000 00
Bay State Nat'l Bank, Lawrence, . .	1,875	3,125 00	1,875 00
Blackstone Nat'l Bank, Boston, . .	30,700	33,309 50	30,700 00
Boston Nat'l Bank, Boston, . . . .	20,000	23,700 00	20,000 00
Boylston Nat'l Bank, Boston, . . .	12,400	14,632 00	12,400 00
Bunker Hill Nat'l Bank, Boston, . .	3,400	6,188 00	3,400 00
City Nat'l Bank, Boston, . . . . .	5,300	6,307 00	5,300 00
Columbian Nat'l Bank, Boston, . . .	13,800	17,940 00	16,560 00
Continental Nat'l Bank, Boston, . .	11,200	13,272 00	11,200 00
Eliot Nat'l Bank, Boston, . . . . .	10,000	11,900 00	10,000 00
Everett Nat'l Bank, Boston, . . . .	500	565 00	500 00
First Nat'l Bank, Boston, . . . . .	20,000	40,500 00	20,000 00
First Nat'l Bank, Lowell, . . . . .	3,400	5,100 00	3,400 00
First Nat'l Bank, Marlborough, . . .	5,000	5,000 00	5,000 00
Globe Nat'l Bank, Boston, . . . . .	15,000	16,050 00	15,000 00
Hamilton Nat'l Bank, Boston, . . . .	10,000	11,800 00	10,000 00
Howard Nat'l Bank, Boston, . . . .	13,500	16,470 00	13,500 00
Market Nat'l Bank, Boston, . . . .	10,000	10,000 00	10,000 00
Merchants' Nat'l Bank, Boston, . . .	4,400	6,182 00	4,400 00
Metropolitan Nat'l Bank, Boston, . .	4,000	4,850 00	5,000 00
Commerce Nat'l Bank, Boston, . . .	15,000	18,000 00	20,000 00
North America Nat'l Bank, Boston, .	25,000	27,750 00	25,000 00
Redemption Nat'l Bank, Boston, . .	40,000	52,400 00	50,700 00
Republic Nat'l Bank, Boston, . . . .	40,000	50,050 00	42,825 00
Eagle Nat'l Bank, Boston, . . . . .	3,000	3,390 00	3,000 00
Exchange Nat'l Bank, Boston, . . . .	5,000	6,500 00	5,000 00
Hide and Leather Nat'l B'k, Boston, .	10,000	11,025 00	10,000 00
Pemberton Nat'l Bank, Lawrence, . .	11,000	14,850 00	11,000 00
Revere Nat'l Bank, Boston, . . . .	37,500	42,750 00	37,500 00
Union Nat'l Bank, Boston, . . . . .	3,600	5,040 00	3,600 00
Webster Nat'l Bank, Boston, . . . .	10,500	11,379 37	10,500 00
New England Nat'l Bank, Boston, . .	6,500	8,775 00	8,450 00
North Nat'l Bank, Boston, . . . . .	16,700	21,543 00	16,700 00
Old Boston Nat'l Bank, Boston, . . .	3,950	4,759 75	3,950 00
Prescott Nat'l Bank, Lowell, . . . .	22,000	31,900 00	22,450 00
Railroad Nat'l Bank, Lowell, . . . .	9,700	11,640 00	10,100 00



## BANK STOCK — Concluded.

	Par Value.*	Estimated Market Value.	Amount Invested.
Second Nat'l Bank, Boston, . .	\$26,500	\$40,280 00	\$26,500 00
Shawmut Nat'l Bank, Boston, . .	10,000	10,975 00	10,000 00
State Nat'l Bank, Boston, . .	2,000	2,410 00	2,000 00
Suffolk Nat'l Bank, Boston, . .	20,500	24,241 25	20,500 00
Third Nat'l Bank, Boston, . .	40,000	40,400 00	40,000 00
Tremont Nat'l Bank, Boston, . .	23,600	26,904 00	23,600 00
Washington Nat'l Bank, Boston, .	3,900	5,294 25	3,900 00
	\$646,425	\$822,989 62	\$678,480 00

## RAILROAD BONDS.

Boston and Lowell Railroad, . .	\$127,500	\$155,550 00	\$127,500 00
Eastern Railroad, . . . . .	92,000	100,740 00	46,000 00
Old Colony and Newport Railroad, .	50,000	58,000 00	50,000 00
	\$269,500	\$314,290 00	\$223,500 00

## CLINTON SAVINGS BANK — CLINTON.

Incorporated 1851. Number of corporators, 44.

CHARLES L. SWAN, *President*.CHAUNCEY L. S. HAMMOND, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$847,003 37	Public funds, . . . . .	\$64,020 00
Earnings undivided, . . . . .	3,765 24	Loans on public funds, . . . . .	1,000 00
Guaranty fund, . . . . .	12,000 00	Bank stock, . . . . .	81,690 00
		Loans on bank stock, . . . . .	7,131 76
		Railroad bonds, . . . . .	28,900 00
		Real estate by foreclosure, . . . . .	8,958 65
		Loans on real estate, . . . . .	469,900 84
		Loans on personal security, . . . . .	170,700 00
		Loans to counties, cities, or towns, . . . . .	20,000 00
		Premium account, . . . . .	7,218 59
		Cash on hand, . . . . .	3,248 77
	<u>\$862,768 61</u>		<u>\$862,768 61</u>

## Loans on Public Funds: —

On \$1,000 United States 4s, . . . . . \$1,000 00

## Loans on Bank Stock, amount on each: —

On 16 shares Merchants' National Bank, New Bedford, . . . . . \$1,600 00

On 80 shares First National Bank, Clinton, . . . . . 5,531 76

Amount of real estate held by foreclosure, . . . . . \$8,958 65

Assessed value of the same, . . . . . 6,050 00

Amount of income received from the same, . . . . . 197 80

Amount of municipal tax on real estate, . . . . . 60 57

Whole amount of interest or profits received or earned, . . . . . \$42,345 62

Rate and amount of each semi-annual dividend for previous year, . . . . . } 2 per cent., { 15,265 96

. . . . . } 2 per cent., { 15,755 02

Times for the dividends fixed by the by-laws: second Monday in April

and October.

The total amount of loans, with each specified rate of interest: \$20,000,

4½ per cent.; \$315,886.76, 5 per cent.; \$45,700, 5½ per cent.; \$240,618.18,

6 per cent.; \$46,547.66, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 236

Aggregate amount of the same, . . . . . 185,598 30

Amount of investments from which no income is received, . . . . . 13,800 00

Number of open accounts, . . . . . 3,084

Number and amount of deposits received for previous year, . . . . . 3,075 226,289 08

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 179 77,213 41

Number and amount of withdrawals, . . . . . 1,750 208,067 29

Number of accounts opened the previous year, . . . . . 732

Number of accounts closed the previous year, . . . . . 497

Amount of expenses of the corporation during previous year, . . . . . 2,264 53

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: July 21.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Taunton, . . . .	\$8,000	\$8,800 00	\$8,620 00
Town of Clinton, . . . .	55,400	60,940 00	55,400 00
	<u>\$63,400</u>	<u>\$69,740 00</u>	<u>\$64,020 00</u>

## BANK STOCK.

First Nat'l Bank, Clinton, . . .	\$30,000	\$37,500 00	\$30,490 00
First Nat'l Bank, New Bedford, .	5,000	6,750 00	5,000 00
Commerce Nat'l Bank, New Bedford,	5,000	6,900 00	5,000 00
Boston Nat'l Bank, Boston, . . .	200	237 00	200 00
Manufacturers' Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
Webster Nat'l Bank, Boston, . . .	10,500	11,379 37	10,500 00
Atlas Nat'l Bank, Boston, . . . .	1,400	1,696 00	1,400 00
Traders' Nat'l Bank, Boston, . . .	800	742 00	800 00
Hide and Leather Nat'l B'k, Boston,	1,000	1,100 00	1,000 00
Howard Nat'l Bank, Boston, . . . .	1,600	1,952 00	1,600 00
Market Nat'l Bank, Boston, . . . .	2,000	2,000 00	2,000 00
City Nat'l Bank, Boston, . . . .	500	594 37	500 00
North America Nat'l Bank, Boston,	4,200	4,651 50	4,200 00
Metropolitan Nat'l Bank, Boston, .	2,000	2,425 00	2,000 00
Central Nat'l Bank, Boston, . . . .	2,000	1,485 00	4,000 00
First Nat'l Bank, Leominster, . . .	3,000	3,300 00	3,000 00
Orange Nat'l Bank, Orange, . . . .	5,000	5,500 00	5,000 00
	<u>\$79,200</u>	<u>\$93,462 24</u>	<u>\$81,690 00</u>

## RAILROAD BONDS.

Fitchburg Railroad, 7s, . . . .	\$13,000	\$16,250 00	\$13,000 00
Old Colony Railroad 7s, . . . .	5,000	6,250 00	5,000 00
Old Colony Railroad 6s, . . . .	10,000	11,700 00	10,900 00
	<u>\$28,000</u>	<u>\$34,200 00</u>	<u>\$28,900 00</u>

## COHASSET SAVINGS BANK — COHASSET.

Incorporated 1845. Number of corporators, 32.

MARTIN LINCOLN, *President*.LEVI N. BATES, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$334,369 69	Bank stock, . . . . .	\$56,500 00
Earnings undivided, . . . . .	4,915 36	Railroad bonds, . . . . .	25,000 00
Guaranty fund, . . . . .	6,000 00	Real estate by foreclosure, . . . . .	6,000 00
		Loans on real estate, . . . . .	172,625 00
		Loans on personal security, . . . . .	30,000 00
		Loans to counties, cities, or towns, . . . . .	29,500 00
		Deposit in banks on interest, . . . . .	25,379 00
		Cash on hand, . . . . .	281 05
	\$345,285 05		\$345,285 05

Amount of real estate held by foreclosure, . . . . .	\$6,000 00
Assessed value of the same, . . . . .	4,800 00
Amount of income received from the same, . . . . .	480 00
Amount of municipal tax on real estate, . . . . .	72 48

Cash on Deposit in Banks, amount in each: —

Hingham National Bank, . . . . .	\$18,000 00
Maverick National Bank, . . . . .	1,501 69
Boston National Bank, . . . . .	5,877 31

Whole amount of interest or profits received or earned, . . . . .	\$18,423 74
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	6,321 59
year, . . . . . } 2 per cent., {	6,550 26

Times for the dividends fixed by the by-laws: first Tuesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$22,500, 4 per cent.; \$5,000, 4½ per cent; \$75,500, 5 per cent.; \$129,125, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 80

Aggregate amount of the same, . . . . . 56,125 00

Number of open accounts, . . . . . 866

Number and amount of deposits received for previous year, . . . 344 29,862 00

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 25 10,339 00

Number and amount of withdrawals, . . . . . 378 32,244 09

Number of accounts opened the previous year, . . . . . 92

Number of accounts closed the previous year, . . . . . 58

Amount of expenses of the corporation during previous year, . . . 1,023 84

Amount of treasurer's bond, . . . . . 9,000 00

Date of examination by commissioner: July 24.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . . .	\$3,000	\$3,630 00	\$3,000 00
Blackstone Nat'l Bank, Boston, . . .	2,000	2,155 00	2,000 00
Boston Nat'l Bank, Boston, . . .	4,500	5,355 00	4,500 00
City Nat'l Bank, Boston, . . .	4,300	5,117 00	4,300 00
Columbian Nat'l Bank, Boston, . . .	2,000	2,600 00	2,000 00
Continental Nat'l Bank, Boston, . . .	4,000	4,600 00	4,000 00
Eagle Nat'l Bank, Boston, . . .	1,800	2,083 50	1,800 00
Everett Nat'l Bank, Boston, . . .	2,000	2,250 00	2,000 00
Hide and Leather Nat'l B'k, Boston, . . .	2,500	2,831 25	2,500 00
Market Nat'l Bank, Boston, . . .	3,000	3,007 50	3,000 00
Maverick Nat'l Bank, Boston, . . .	1,300	2,926 62	1,300 00
Merchants' Nat'l Bank, Boston, . . .	2,300	3,237 25	2,300 00
North Nat'l Bank, Boston, . . .	1,200	1,561 50	1,200 00
Republic Nat'l Bank, Boston, . . .	2,200	2,750 00	2,200 00
Revere Nat'l Bank, Boston, . . .	4,500	5,096 25	4,500 00
Shawmut Nat'l Bank, Boston, . . .	3,200	3,488 00	3,200 00
State Nat'l Bank, Boston, . . .	3,800	4,555 00	3,800 00
Tremont Nat'l Bank, Boston, . . .	2,300	2,656 50	2,300 00
Union Nat'l Bank, Boston, . . .	1,500	2,115 00	1,500 00
Washington Nat'l Bank, Boston, . . .	1,000	1,267 50	1,000 00
Webster Nat'l Bank, Boston, . . .	4,100	4,653 50	4,100 00
	\$56,500	\$67,936 37	\$56,500 00

## RAILROAD BONDS.

Eastern Railroad 6s, . . . . .	\$16,000	\$17,520 00	\$16,000 00
Old Colony Railroad 7s, . . . . .	9,000	11,250 00	9,000 00
	\$25,000	\$28,770 00	\$25,000 00



## CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

Incorporated April 3, 1869. Number of corporators, 16.

GEO. O. PEARODY, *President.*D. P. ABERCROMBIE, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$349,312 66	Public funds, . . . . .	\$36,000 00
Earnings undivided, . . . . .	2,700 31	Bank stock, . . . . .	27,682 50
Guaranty fund, . . . . .	2,900 00	Loans on bank stock, . . . . .	1,000 00
		Railroad bonds, . . . . .	17,000 00
		Real estate, . . . . .	28,200 26
		Loans on real estate, . . . . .	189,235 50
		Loans on personal security, . . . . .	27,800 00
		Loans to counties, cities, or towns, . . . . .	10,000 00
		Deposit in bank on interest, . . . . .	6,300 00
		Expense account, . . . . .	209 80
		Interest, . . . . .	271 00
		Premiums, . . . . .	6,180 00
		Cash on hand, . . . . .	5,033 91
	<u>\$354,912 97</u>		<u>\$354,912 97</u>

## Loans on Bank Stock :—

On 13 shares Crocker National Bank, . . . . . \$1,000 00

Invested in real estate (for banking purposes), . . . . . \$23,200 26

Estimated value of the same, . . . . . 23,200 26

Amount of municipal tax on real estate, . . . . . 168 74

## Cash on Deposit in Bank :—

Crocker National Bank, . . . . . \$11,333 91

Whole amount of interest or profits received or earned, . . . . . \$16,503 59

Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2 per cent., {	5,829 32
year, . . . . .		

	} 2 per cent, {	5,467 17

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $5\frac{7}{15}$ .

The total amount of loans, with each specified rate of interest: \$10,000, 5 per cent.; \$218,035 50, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 178

Aggregate amount of the same, . . . . . 139,485 50

Amount of investments from which no income is received, . . . . . 4,000 00

Number of open accounts, . . . . . 1,039

Number and amount of deposits received for previous year, . . . . . 1,320 135,686 65

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 111 67,431 01

Number and amount of withdrawals, . . . . . 587 77,331 31

Number of accounts opened the previous year, . . . . . 322

Number of accounts closed the previous year, . . . . . 186

Amount of expenses of the corporation during previous year, . . . . . 791 42

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: September 4.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State and city bonds:—			
State of Massachusetts 5s, . . . .	\$10,000	\$11,700 00	\$10,000 00
of Maine 6s, . . . .	3,000	3,400 00	3,000 00
City of Boston 6s, . . . .	6,000	7,300 00	6,000 00
of Boston 5s, . . . .	4,000	4,700 00	4,000 00
of Lowell 6s, . . . .	3,000	3,400 00	3,000 00
of Providence, R. I., 5s, . . . .	5,000	5,800 00	5,000 00
of Somerville 5s, . . . .	5,000	5,300 00	5,000 00
	\$36,000	\$41,600 00	\$36,000 00

## BANK STOCK.

Crocker Nat'l Bank, Turner's Falls, . .	\$5,700	\$7,125 00	\$5,925 00
Conway Nat'l Bank, Conway, . . . .	6,000	7,200 00	6,930 00
Pacific Nat'l Bank, Boston, . . . .	1,000	—	2,120 00
Central Nat'l Bank, Boston, . . . .	1,000	700 00	2,056 25
Continental Nat'l Bank, Boston, . . .	4,000	4,720 00	4,704 25
Columbian Nat'l Bank, Boston, . . . .	700	910 00	1,014 50
Webster Nat'l Bank, Boston, . . . .	1,000	1,085 00	1,155 00
Eliot Nat'l Bank, Boston, . . . .	1,000	1,190 00	1,242 50
Commerce Nat'l Bank, Boston, . . . .	1,000	1,190 00	1,292 50
Tremont Nat'l Bank, Boston, . . . .	1,000	1,150 00	1,242 50
	\$22,400	\$25,270 00	\$27,682 50

## RAILROAD BONDS.

Boston, Revere Beach and Lynn R.R., . .	\$7,000	\$8,120 00	\$7,000 00
Fitchburg Railroad, . . . .	10,000	11,250 00	10,000 00
	\$17,000	\$19,370 00	\$17,000 00

## DANVERS SAVINGS BANK — DANVERS.

Incorporated 1850. Number of corporators, 50.

ISRAEL H. PUTNAM, *President*.WM. L. WESTON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$980,457 80	Public funds, . . . . .	\$29,605 00
Earnings undivided, . . . . .	27,146 28	Loans on public funds, . . . . .	4,500 00
Guaranty fund, . . . . .	21,750 00	Bank stock, . . . . .	120,621 00
Rent, . . . . .	608 15	Loans on bank stock, . . . . .	5,500 00
		Real estate by foreclosure, . . . . .	86,751 55
		Loans on real estate, . . . . .	410,694 00
		Loans on personal security, . . . . .	249,122 15
		Loans to counties, cities, or towns, . . . . .	15,820 83
		Deposit in banks on interest, . . . . .	84,476 90
		Cash in banks not on interest, . . . . .	22,870 80
	\$1,029,962 23		\$1,029,962 23

## Loans on Public Funds : —

On \$5,000 United States bonds, . . . . . \$4,500 00

## Loans on Bank Stock, amount on each : —

On 38 shares First National Bank, Danvers, . . . . . \$3,500 00

On 16 shares First National Bank, Danvers, and 6 shares Salem National Bank, . . . . . 2,000 00

Amount of real estate held by foreclosure, . . . . . \$86,751 55

Assessed value of the same, . . . . . 86,930 00

Amount of income received from the same, . . . . . 5,046 00

Amount of municipal tax on real estate, . . . . . 1,295 71

## Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston, . . . . . \$216 16

Maverick National Bank, Boston, . . . . . 4,260 74

Republic National Bank, Boston, . . . . . 80,000 00

First National Bank, Danvers, . . . . . 22,870 80

Whole amount of interest or profits received or earned, . . . . . \$54,690 51

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent.,	18,766 83
	2 per cent.,	18,880 27

Times for the dividends fixed by the by-laws: April 1 and October 1.

The total amount of loans, with each specified rate of interest: \$95,820, 4½ per cent.; \$25,000, 4¾ per cent.; \$191,000, 5 per cent.; \$20,000, 5½ per cent.; \$253,546, 6 per cent.; \$10,300, 6½ per cent.; \$116,578, 7 per cent.; \$800, 7½ per cent.; \$52,446.65, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 229

Aggregate amount of the same, . . . . . 194,489 00

Amount of investments from which no income is received, . . . . . \*57,691 73

Number of open accounts, . . . . . 2,902

Number and amount of deposits received for previous year, . . . . . 1,501 115,874 92

\* Of this amount \$52,446.65 is secured by 16 Huntington Avenue certificates.

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	90	\$41,024 00
Number and amount of withdrawals, . . . . .	1,287	138,118 67
Number of accounts opened the previous year, . . . . .	344	
Number of accounts closed the previous year, . . . . .	289	
Amount of expenses of the corporation during previous year, . . . . .		2,484 58
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: August 15.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Boston 6s, . . . . .	\$10,000	\$12,000 00	\$9,775 00
of Boston 4s, . . . . .	10,000	11,500 00	10,000 00
of Hartford 6s, . . . . .	2,000	2,400 00	1,830 00
Town of Danvers 5s, . . . . .	8,000	9,500 00	8,000 00
	\$30,000	\$35,400 00	\$29,605 00

## BANK STOCK.

Tremont Nat'l Bank, Boston, . . . . .	\$2,000	\$2,300 00	\$2,000 00
Traders' Nat'l Bank, Boston, . . . . .	2,800	2,520 00	2,800 00
Commerce Nat'l Bank, Boston, . . . . .	6,000	7,080 00	6,000 00
Exchange Nat'l Bank, Boston, . . . . .	6,500	8,450 00	6,500 00
Howard Nat'l Bank, Boston, . . . . .	6,800	8,296 00	6,800 00
Revere Nat'l Bank, Boston, . . . . .	7,500	8,625 00	7,500 00
Washington Nat'l Bank, Boston, . . . . .	2,500	3,400 00	2,500 00
Atlas Nat'l Bank, Boston, . . . . .	5,000	6,050 00	5,675 00
Globe Nat'l Bank, Boston, . . . . .	8,500	9,180 00	10,612 50
Merchants' Nat'l Bank, Boston, . . . . .	5,000	7,050 00	6,475 00
Redemption Nat'l Bank, Boston, . . . . .	6,500	8,515 00	7,901 25
State Nat'l Bank, Boston, . . . . .	5,000	6,150 00	5,356 25
Continental Nat'l Bank, Boston, . . . . .	1,000	1,150 00	1,080 00
No. America Nat'l Bank, Boston, . . . . .	3,100	3,410 00	3,148 75
Blackstone Nat'l Bank, Boston, . . . . .	300	324 00	300 00
Salem Nat'l Bank, Salem, . . . . .	2,500	3,000 00	2,862 50
First Nat'l Bank, Salem, . . . . .	700	840 00	700 00
Naumkeag Nat'l Bank, Salem, . . . . .	500	815 00	500 00
Asiatic Nat'l Bank, Salem, . . . . .	8,100	10,800 00	8,100 00
Commerce Nat'l B'k, New Bedford, . . . . .	7,500	9,825 00	8,962 50
First Nat'l Bank, New Bedford, . . . . .	12,500	16,750 00	14,947 25
Warren Nat'l Bank, Peabody, . . . . .	2,000	2,800 00	2,000 00
First Nat'l Bank, Danvers, . . . . .	6,900	8,464 00	6,900 00
Rockport Nat'l Bank, Rockport, . . . . .	1,000	1,350 00	1,000 00
	\$110,200	\$137,144 00	\$120,621 00

## DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

Incorporated May 1, 1831. Number of corporators, 80.

WALDO COLBURN, *President.*CALVIN GUILD, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,484,005 13	Public funds, . . . . .	\$212,000 00
Earnings undivided, . . . . .	88,217 59	Loans on public funds, . . . . .	1,000 00
Guaranty fund, . . . . .	40,778 82	Bank stock, . . . . .	75,900 00
		Railroad bonds, . . . . .	123,292 50
		Real estate by foreclosure, . . . . .	38,725 00
		Loans on real estate, . . . . .	637,121 80
		Loans on personal security, . . . . .	469,875 00
		Loans to counties, cities, or towns, . . . . .	14,850 00
		Deposit in bank on interest, . . . . .	40,237 24
	\$1,613,001 54		\$1,613,001 54

## Loan on Public Funds:—

On \$1,000 Town of Melrose bond, . . . . . \$1,000 00

Amount of real estate held by foreclosure, . . . . . \$38,725 00

Assessed value of the same, . . . . . 38,610 00

Amount of income received from the same, . . . . . 1,492 42

Amount of municipal tax on real estate, . . . . . 466 52

## Cash on Deposit in Bank:—

Dedham National Bank, . . . . . \$40,237 24

Whole amount of interest or profits received or earned, . . . . . \$78,085 13

Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2 per cent., {	26,250 54
		27,234 48

Times for the dividends fixed by the by-laws: May 1 and November 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $6\frac{65}{100}$ .The total amount of loans, with each specified rate of interest: \$5,000, 4 per cent.; \$50,000,  $4\frac{1}{2}$  per cent.; \$305,000, 5 per cent.; \$60,000,  $5\frac{1}{4}$  per cent.; \$675,646.80, 6 per cent.; \$9,850,  $6\frac{1}{2}$  per cent.; \$17,350, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 358

Aggregate amount of the same, . . . . . 406,771 80

Number of open accounts, . . . . . 4,316

Number and amount of deposits received for previous year, . . . . . 2,453 225,658 06

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 197 103,452 66

Number and amount of withdrawals, . . . . . 1,885 179,535 30

Number of accounts opened the previous year, . . . . . 569

Number of accounts closed the previous year, . . . . . 388

Amount of expenses of the corporation during previous year, . . . . . 3,229 15

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner: June 13.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Fall River 6s, . . . .	\$5,000	\$5,700 00	\$5,000 00
of Manchester, N. H., 6s, . . . .	18,000	20,880 00	18,000 00
of Augusta, Me., 6s, . . . .	5,000	5,250 00	5,000 00
of Biddeford, Me., 6s, . . . .	4,000	4,120 00	4,000 00
of Portland, Me., 6s, . . . .	9,000	10,800 00	9,000 00
of Worcester 6s, . . . .	10,000	11,000 00	10,000 00
of Charlestown 6s, . . . .	6,000	6,960 00	6,000 00
of Boston 6s, . . . .	10,000	12,900 00	10,000 00
of Boston 4s, . . . .	100,000	107,000 00	100,000 00
of Providence, R. I., 4½s, . . . .	20,000	21,200 00	20,000 00
of Lynn 5s, . . . .	1,000	1,000 00	1,000 00
Town of Malden 6s, . . . .	10,000	11,500 00	10,000 00
of Melrose 7s, . . . .	5,000	6,100 00	5,000 00
of Woburn 6s, . . . .	5,000	5,950 00	5,000 00
of Lincoln 6s, . . . .	2,000	2,360 00	2,000 00
of Natick 7s, . . . .	2,000	2,100 00	2,000 00
	\$212,000	\$234,820 00	\$212,000 00

## BANK STOCK.

Dedham Nat'l Bank, Dedham, . . .	\$14,900	\$17,731 00	\$14,900 00
Howard Nat'l Bank, Boston, . . .	4,000	4,880 00	4,000 00
Blackstone Nat'l Bank, Boston, . .	7,500	8,100 00	7,500 00
State Nat'l Bank, Boston, . . .	2,500	3,075 00	2,500 00
Union Nat'l Bank, Boston, . . .	2,500	3,500 00	2,500 00
Globe Nat'l Bank, Boston, . . .	2,500	2,675 00	2,500 00
Traders' Nat'l Bank, Boston, . . .	5,000	4,500 00	5,000 00
People's Nat'l Bank, Boston, . . .	6,000	9,600 00	6,000 00
Commerce Nat'l Bank, Boston, . .	7,500	8,925 00	7,500 00
Atlas Nat'l Bank, Boston, . . .	10,000	12,100 00	10,000 00
Webster Nat'l Bank, Boston, . . .	8,500	9,180 00	8,500 00
Shawmut Nat'l Bank, Boston, . . .	5,000	5,450 00	5,000 00
	\$75,900	\$89,716 00	\$75,900 00

## RAILROAD BONDS.

Worcester and Nashua Railroad 5s, .	\$9,700	\$10,000 00	\$9,700 00
Boston and Maine Railroad 7s, . .	23,000	28,390 00	23,000 00
Boston and Lowell Railroad 7s, . .	7,000	8,260 00	7,000 00
Boston and Lowell Railroad 6s, . .	11,000	12,210 00	11,000 00
Boston and Lowell Railroad 5s, . .	5,000	5,200 00	5,000 00
Old Colony Railroad 7s, . . . .	5,000	6,200 00	5,000 00
Eastern Railroad, . . . .	29,500	32,155 00	27,592 50
Boston, Clinton, Fitchburg, and New Bedford Railroad 5s,* . . . .	35,000	36,225 00	35,000 00
	\$125,200	\$138,640 00	\$123,292 50

\* This bank has been notified that this investment is illegal.

## EAST BOSTON SAVINGS BANK — BOSTON.

Incorporated April 26, 1848. Number of corporators, 28.

GEORGE T. SAMPSON, *President*.WILLIAM B. PIGEON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,111,478 73	Loans on public funds, . . . . .	\$650 00
Earnings undivided, . . . . .	99,680 98	Bank stock, . . . . .	225,500 00
Guaranty fund, . . . . .	17,839 09	Real estate, . . . . .	24,861 81
		Real estate by foreclosure, . . . . .	235,329 46
		Loans on real estate, . . . . .	543,397 18
		Loans on personal security, . . . . .	159,440 50
		Deposit in bank on interest, . . . . .	18,869 10
		Expense account, . . . . .	1,606 32
		Accrued interest, . . . . .	18,488 40
		Cash on hand, . . . . .	856 03
	\$1,228,998 80		\$1,228,998 80

## Loans on Public Funds: —

On \$650 United States bonds, . . . . .	\$650 00
Invested in real estate (for banking purposes), . . . . .	\$24,861 81
Estimated value of the same, . . . . .	25,000 00
Amount of real estate held by foreclosure, . . . . .	235,329 46
Assessed value of the same, . . . . .	231,237 00
Amount of income received from the same, . . . . .	23,940 67
Amount of municipal tax on real estate, . . . . .	4,136 10

## Cash on Deposit in Bank: —

First Ward National Bank, . . . . .	\$18,869 10
Whole amount of interest or profits received or earned, . . . . .	\$67,098 74
Rate and amount of each semi-annual dividend for previous year . . . . .	2 per cent., { 20,117 15 2 per cent., { 20,513 06

Times for the dividends fixed by the by-laws: third Wednesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$128,970.87, 5 per cent.; \$57,500, 5½ per cent.; \$7,624.33, 5¾ per cent.; \$335,443.51, 6 per cent.; \$13,686.97, 6¼ per cent.; \$15,900, 6½ per cent.; \$2,500, 6¾ per cent.; \$124,517, 7 per cent.; \$17,345, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 257

Aggregate amount of the same, . . . . . 343,943 20

Number of open accounts, . . . . . 4,365

Number and amount of deposits received for previous year, . . . . . 4,371 264,730 81

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 175 95,588 00

Number and amount of withdrawals, . . . . . 3,160 264,505 78

Number of accounts opened the previous year, . . . . . 982

Number of accounts closed the previous year, . . . . . 909

Amount of expenses of the corporation during previous year, . . . . . 5,376 15

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: May 4.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . .	\$1,000	\$1,211 25	\$1,000 00
Boston Nat'l Bank, Boston, . .	20,000	23,700 00	20,000 00
Blackstone Nat'l Bank, Boston, . .	3,800	4,123 00	3,800 00
Boylston Nat'l Bank, Boston, . .	4,100	4,838 00	4,100 00
Continental Nat'l Bank, Boston, . .	10,000	11,837 50	10,000 00
Commerce Nat'l Bank, Boston, . .	13,700	16,337 25	13,700 00
Eagle Nat'l Bank, Boston, . .	10,000	11,275 00	10,000 00
Eliot Nat'l Bank, Boston, . .	11,500	13,685 00	11,500 00
Freeman's Nat'l Bank, Boston, . .	25,000	29,000 00	25,000 00
Globe Nat'l Bank, Boston, . .	20,000	21,400 00	20,000 00
Hide and Leather Nat'l B'k, Boston, . .	6,700	7,370 00	6,700 00
Howard Nat'l Bank, Boston, . .	7,200	8,784 00	7,200 00
Market Nat'l Bank, Boston, . .	5,000	5,000 00	5,000 00
Merchandise Nat'l Bank, Boston, . .	2,400	2,400 00	2,400 00
Mount Vernon Nat'l Bank, Boston, . .	2,400	3,123 00	2,400 00
Massachusetts Nat'l Bank, Boston, . .	3,000	3,360 00	3,000 00
North America Nat'l Bank, Boston, . .	15,000	16,612 50	15,000 00
Revere Nat'l Bank, Boston, . .	10,000	11,400 00	10,000 00
Republic Nat'l Bank, Boston, . .	5,000	6,237 50	5,000 00
Suffolk Nat'l Bank, Boston, . .	10,000	11,700 00	10,000 00
State Nat'l Bank, Boston, . .	10,000	12,300 00	10,000 00
Shoe and Leather Nat'l B'k, Boston, . .	6,400	6,752 00	6,400 00
Traders' Nat'l Bank, Boston, . .	5,000	4,637 50	5,000 00
Tremont Nat'l Bank, Boston, . .	5,000	5,700 00	5,000 00
Union Market N'l B'k, Watertown, . .	13,300	14,962 50	13,300 00
	\$225,500	\$257,746 00	\$225,500 00

## EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

Incorporated 1870. Number of corporators, 50.

K. E. SHELDON, *President*.I. N. NUTTER, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$246,889 13	Public funds . . . . .	\$18,187 50
Earnings undivided, . . . . .	5,189 42	Bank stock, . . . . .	47,268 00
Guaranty fund, . . . . .	3,133 21	Railroad bonds, . . . . .	16,000 00
		Loans on real estate, . . . . .	115,435 11
		Loans on personal security, . . . . .	57,235 39
		Expense account, . . . . .	296 05
		Interest account, . . . . .	255 00
		Cash on hand, . . . . .	484 71
	\$255,211 76		\$255,211 76

Whole amount of interest or profits received or earned, . . . . . \$12,747 90

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	3,873 87
	2 per cent., {	4,278 63

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $4\frac{3}{4}$ .The total amount of loans, with each specified rate of interest: \$5,000, 4 per cent.; \$3,000,  $4\frac{1}{2}$  per cent.; \$30,800, 5 per cent.; \$168,108, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 139

Aggregate amount of the same, . . . . . 111,560 11

Number of open accounts, . . . . . 942

Number and amount of deposits received for previous year, . . . . . 815 77,913 76

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 67 37,028 18

Number and amount of withdrawals, . . . . . 521 46,028 83

Number of accounts opened the previous year, . . . . . 205

Number of accounts closed the previous year, . . . . . 95

Amount of expenses of the corporation during previous year, . . . . . 576 82

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: August 22.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . .	\$3,000	\$3,390 00	\$3,000 00
“ “ 4s, . . . .	5,000	5,975 00	5,000 00
State, city and town bonds:—			
State of New Hampshire 6s, . .	3,000	3,600 00	3,322 50
City of Rockland, Me., 6s, . .	500	500 00	455 00
of Cambridge 6s, . . . .	2,000	2,100 00	1,940 00
of Bath, Me., 6s, . . . .	2,000	2,000 00	2,070 00
Town of Woburn 6s, . . . .	2,000	2,200 00	1,900 00
of Amesbury 5s, . . . .	500	500 00	500 00
	\$18,000	\$20,265 00	\$18,187 50

## BANK STOCK.

Home Nat'l Bank, Brockton, . .	\$4,000	\$4,600 00	\$4,580 00
Brockton Nat'l Bank, Brockton, .	1,000	1,100 00	1,000 00
City Nat'l Bank, Boston, . . .	2,000	2,360 00	2,276 75
Commonwealth Nat'l Bank, Boston,	1,000	1,100 00	1,225 00
Fourth Nat'l Bank, Boston, . . .	3,000	3,300 00	3,000 00
Hamilton Nat'l Bank, Boston, . .	1,000	1,180 00	1,250 00
Hide and Leather Nat'l B'k, Boston,	2,300	2,530 00	2,300 00
Market Nat'l Bank, Boston, . . .	2,000	2,000 00	2,317 50
Merchandise Nat'l Bank, Boston, .	2,000	2,000 00	2,000 00
Shawmut Nat'l Bank, Boston, . . .	1,000	1,100 00	1,167 50
State Nat'l Bank, Boston, . . . .	2,200	2,706 00	2,471 25
Traders' Nat'l Bank, Boston, . . .	3,000	2,775 00	3,000 00
Tremont Nat'l Bank, Boston, . . .	3,000	3,420 00	3,480 00
Webster Nat'l Bank, Boston, . . .	4,000	4,320 00	4,000 00
Globe Nat'l Bank, Boston, . . . .	3,000	3,210 00	3,000 00
Redemption Nat'l Bank, Boston, . .	5,000	6,500 00	6,500 00
Eagle Nat'l Bank, Boston, . . . .	1,700	1,904 00	1,700 00
North America Nat'l Bank, Boston, .	2,000	2,200 00	2,000 00
	\$43,200	\$48,305 00	\$47,268 00

## RAILROAD BONDS.

Old Colony Railroad 6s, . . . .	\$6,000	\$7,020 00	\$6,000 00
Eastern Railroad 6s, . . . .	5,000	5,500 00	5,000 00
Vermont & Massachusetts R.R. 6s, .	1,000	1,000 00	1,000 00
Boston, Revere Beach & Lynn R. 6s,	3,000	3,450 00	3,000 00
Newport and Richford Railroad 5s, .	1,000	1,000 00	1,000 00
	\$16,000	\$17,970 00	\$16,000 00



## EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—CAMBRIDGE.

Incorporated 1854. Number of corporators, 42.

GEORGE STEVENS, *President.*SAMUEL SLOCOMB, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$959,206 83	Public funds, . . . .	\$21,000 00
Earnings undivided, . . . .	6,919 22	Loans on public funds, . . . .	6,000 00
Guaranty fund, . . . .	24,645 01	Bank stock, . . . .	129,900 00
Premiums, . . . .	3,634 84	Loans on bank stock, . . . .	9,379 21
Profit and loss, . . . .	2,500 00	Railroad bonds, . . . .	19,000 00
		Real estate, . . . .	4,363 44
		Real estate by foreclosure, . . . .	31,358 75
		Loans on real estate, . . . .	568,042 67
		Loans on personal security, . . . .	145,500 00
		Loans to counties, cities, or towns, . . . .	54,793 33
		Deposit in banks on interest, . . . .	6,918 58
		Expense account, . . . .	12 75
		Loan on bank book, . . . .	25 00
		Cash on hand, . . . .	612 17
	\$996,905 90		\$996,905 90

## Loans on Public Funds, amount on each :—

On \$3,000 bonds city of Toledo, * . . . .	\$3,000 00
On \$3,000 bonds Highland Street Railway Company, * . . . .	3 000 00

## Loan on Bank Stock :—

On 75 shares Lechmere National Bank, . . . .	\$9,379 21
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Invested in real estate (for banking purposes), . . . .	\$4,363 44
Estimated value of the same, . . . .	6,000 00
Amount of real estate held by foreclosure, . . . .	31,358 75
Assessed value of the same, . . . .	41,800 00
Amount of income received from the same, . . . .	1,679 04
Amount of municipal tax on real estate, . . . .	285 44

## Cash on Deposit in Banks, amount in each :—

Lechmere National Bank, . . . .	\$6,871 07
International Trust Company, . . . .	47 51

Whole amount of interest or profits received or earned, . . . .	\$52,686 17
Rate and amount of each semi-annual dividend for previous year, . . . .	<div> <div>2 per cent.,</div> <div>16,826 76</div> </div> <div> <div>2½ per cent.,</div> <div>22,053 20</div> </div>

Times for the dividends fixed by the by-laws: April 15 and October 15.

The total amount of loans, with each specified rate of interest: \$35,000, 3½ per cent.; \$20,000, 4 per cent.; \$50,000, 4¾ per cent.; \$155,450, 5 per cent.; \$25,700, 5½ per cent.; \$462,590.21, 6 per cent.; \$21,900, 6½ per cent.; \$52,500, 7 per cent.; \$600, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . 299

Aggregate amount of the same, . . . . 340,192 67

Amount of investments from which no income is received: 60 shares Cambridge Land Co., par value \$100 per share, charged to profit and loss.

\* This bank was notified that these loans were illegal, and they have since been paid.

Number of open accounts, . . . . .	4,078	
Number and amount of deposits received for previous year, . . . . .	6,352	\$250,739 68
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	145	81,539 24
Number and amount of withdrawals, . . . . .	3,324	227,386 40
Number of accounts opened the previous year, . . . . .	961	
Number of accounts closed the previous year, . . . . .	692	
Amount of expenses of the corporation during previous year, . . . . .		1,970 07
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: April 29.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Cambridge, . . . . .	\$19,000	\$19,000 00	\$19,000 00
of Boston, . . . . .	2,000	2,000 00	2,000 00
	\$21,000	\$21,000 00	\$21,000 00

## BANK STOCK.

Atlas Nat'l Bank, Boston, . . . . .	\$700	\$847 00	\$700 00
Blackstone Nat'l Bank, Boston, . . . . .	5,400	5,832 00	5,400 00
Boston Nat'l Bank, Boston, . . . . .	6,300	7,434 00	6,300 00
Bunker Hill Nat'l Bank, Boston, . . . . .	4,100	7,421 00	4,100 00
Commerce Nat'l Bank, Boston, . . . . .	6,700	7,973 00	6,700 00
Commonwealth Nat'l Bank, Boston, . . . . .	4,000	4,440 00	4,000 00
Continental Nat'l Bank, Boston, . . . . .	3,000	3,540 00	3,000 00
Eliot Nat'l Bank, Boston, . . . . .	1,200	1,428 00	1,200 00
Exchange Nat'l Bank, Boston, . . . . .	1,600	2,048 00	1,600 00
Faneuil Hall Nat'l Bank, Boston, . . . . .	2,000	2,600 00	2,000 00
First Ward Nat'l Bank, Boston, . . . . .	5,000	5,700 00	4,000 00
Globe Nat'l Bank, Boston, . . . . .	2,100	2,247 00	2,100 00
Hide and Leather Nat'l B'k, Boston, . . . . .	11,500	12,765 00	11,500 00
Howard Nat'l Bank, Boston, . . . . .	6,000	7,320 00	6,000 00
Massachusetts Nat'l Bank, Boston, . . . . .	500	524 00	500 00
Merchants' Nat'l Bank, Boston, . . . . .	5,000	7,000 00	5,000 00
Metropolitan Nat'l Bank, Boston, . . . . .	1,600	1,936 00	1,600 00
New England Nat'l Bank, Boston, . . . . .	2,000	2,680 00	2,000 00
North Nat'l Bank, Boston, . . . . .	1,900	2,451 00	1,900 00
North America Nat'l Bank, Boston, . . . . .	500	550 00	500 00
Redemption Nat'l Bank, Boston, . . . . .	1,000	1,300 00	1,000 00
Republic Nat'l Bank, Boston, . . . . .	5,800	7,192 00	5,800 00
Revere Nat'l Bank, Boston, . . . . .	3,800	4,932 00	3,800 00
Third Nat'l Bank, Boston, . . . . .	11,000	11,000 00	11,000 00
Tremont Nat'l Bank, Boston, . . . . .	7,600	8,664 00	7,600 00
Union Nat'l Bank, Boston, . . . . .	500	705 00	500 00
Webster Nat'l Bank, Boston, . . . . .	6,700	7,236 00	6,700 00
Cambridge City N'l B'k, Cambridge, . . . . .	2,600	4,100 00	2,600 00
Charles River Nat'l B'k, Cambridge, . . . . .	2,400	4,000 00	2,400 00
Lechmere Nat'l Bank, Cambridge, . . . . .	7,600	11,400 00	7,600 00
Newton Nat'l Bank, Newton, . . . . .	1,300	1,560 00	1,300 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord Nat'l Bank, Concord, . . .	\$3,300	\$4,290 00	\$3,300 00
Fall River Nat'l Bank, Fall River, . .	1,100	1,100 00	1,100 00
First Nat'l Bank, Malden, . . .	2,500	2,500 00	2,500 00
First Nat'l Bank, Marlborough, . . .	3,000	2,000 00	2,000 00
Merchants' Nat'l B'k, Newburyport, . .	600	600 00	600 00
	<u>\$131,900</u>	<u>\$159,315 00</u>	<u>\$129,900 00</u>

## RAILROAD BONDS.

Eastern Railroad, . . . . .	\$8,500	\$9,265 00	\$4,000 00
Boston and Albany Railroad, . . .	15,000	18,600 00	15,000 00
	<u>\$23,500</u>	<u>\$27,865 00</u>	<u>\$19,000 00</u>

## EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

Incorporated February 10, 1869. Number of corporators, 30.

JOHN MAYHER, *President*.SAMUEL T. SEELYE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$314,120 37	Bank stock, . . . . .	\$70,514 25
Earnings undivided, . . . . .	1,092 59	Loans on bank stock, . . . . .	300 00
Guaranty fund, . . . . .	7,000 00	Loans on real estate, . . . . .	166,545 00
		Loans on personal security, . . . . .	81,185 00
		Expense account, . . . . .	303 75
		Cash in bank, . . . . .	3,364 96
	<u>\$322,212 96</u>		<u>\$322,212 96</u>

## Loans on Bank Stock :—

On 3 shares First National Bank of Easthampton, . . . . . \$300 00

## Cash on Deposit in Bank :—

First National Bank of Easthampton, . . . . . \$3,364 96

Whole amount of interest or profits received or earned, . . . . . \$18,843 79

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 5,593 50  
year, . . . . . } 2 per cent., { 5,725 13

Times for the dividends fixed by the by-laws: January 23 and July 23.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.

The total amount of loans, with each specified rate of interest: \$29,000, 5 per cent.; \$9,000, 5½ per cent.; \$181,440, 6 per cent.; \$28,590, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 170

Aggregate amount of the same, . . . . . 133,130 00

Number of open accounts, . . . . . 1,194

Number and amount of deposits received for previous year, . . . . . 1,306 80,708 56

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 56 29,856 42

Number and amount of withdrawals, . . . . . 734 69,834 40

Number of accounts opened the previous year, . . . . . 255

Number of accounts closed the previous year, . . . . . 198

Amount of expenses of the corporation during previous year, . . . . . 1,085 90

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: August 15.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Easthampton, .	\$30,000	\$37,500 00	\$31,842 00
First Nat'l Bank, Northampton, .	10,200	13,260 00	12,800 00
First Nat'l Bank, Lynn, . . . .	4,400	5,280 00	5,256 00
Holyoke Nat'l Bank, Holyoke, . .	10,700	12,840 00	11,250 00
Blackstone Nat'l Bank, Boston, .	2,200	2,640 00	2,200 00
Second Nat'l Bank, Boston, . . .	2,000	3,000 00	3,018 75
North Nat'l Bank, Boston, . . . .	2,000	2,900 00	2,447 50
Commerce Nat'l Bank, Boston, . .	700	910 00	700 00
Hampshire Co N'l B'k, Northampt'n,	1,000	1,200 00	1,000 00
	\$63,200	\$79,530 00	\$70,514 25



## EAST WEYMOUTH SAVINGS BANK—EAST WEYMOUTH.

Incorporated 1872. Number of corporators, 30.

JOHN P. LOVELL, *President*.JOSEPH A. CUSHING, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	\$233,105 10	Public funds, . . .	\$34,000 00
Guaranty fund, . .	4,252 46	Bank stock, . . .	9,500 00
Borrowed, . . .	10,000 00	Railroad bonds, . . .	6,000 00
		Real estate by foreclosure, . .	1,019 40
		Loans on real estate, . . .	162,157 91
		Loans on personal security, . .	24,481 00
		Deposit in bank on interest, . .	9,389 64
		Expense account, . . .	592 13
		Cash on hand, . . .	217 48
	\$247,357 56		\$247,357 56

Amount of real estate held by foreclosure, . . . . .	\$1,019 40
Assessed value of the same, . . . . .	1,025 00
Amount of income received from the same, . . . . .	74 02
Amount of municipal tax on real estate, . . . . .	14 97

## Cash on Deposit in Bank:—

Manufacturers' National Bank, Boston, . . . . .	\$9,389 64
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Whole amount of interest or profits received or earned, . . . . .	\$10,518 62
Rate and amount of each semi-annual dividend for previous year, . . . . .	$\left. \begin{array}{l} 2\frac{1}{2} \text{ per cent.,} \\ 2 \text{ per cent.,} \end{array} \right\} \begin{array}{l} 5,232 16 \\ 4,321 97 \end{array}$

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $5\frac{24}{100}$ .

The total amount of loans, with each specified rate of interest: \$5,000,  $4\frac{1}{2}$  per cent.; \$6,400, 5 per cent.; \$96,487, 6 per cent.; \$22,225,  $6\frac{1}{2}$  per cent.; \$53,551.91, 7 per cent.; \$300,  $7\frac{1}{2}$  per cent.; \$2,675, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 133

Aggregate amount of the same, . . . . .	125,857 91
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Amount of investments from which no income is received, . . . . .	2,000 00
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Number of open accounts, . . . . .	960
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Number and amount of deposits received for previous year, . . . . .	974 68,192 03
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	39 20,396 33
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Number and amount of withdrawals, . . . . .	434 46,451 36
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Number of accounts opened the previous year, . . . . .	215
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Number of accounts closed the previous year, . . . . .	108
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Amount of expenses of the corporation during previous year, . . . . .	861 33
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Amount of treasurer's bond, . . . . .	20,000 00
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Date of examination by commissioner: Oct. 28.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State and city bonds:—			
State of Maine, . . . .	\$1,000	\$4,400 00	\$4,000 00
City of Boston, . . . .	8,000	8,800 00	8,000 00
of Brockton, . . . .	10,000	10,300 00	10,000 00
of Charlestown, . . . .	7,000	8,120 00	7,000 00
of Portland, Me., . . . .	3,000	3,300 00	3,000 00
of Chelsea, . . . .	1,000	1,000 00	1,000 00
of Salem, . . . .	1,000	1,000 00	1,000 00
	<u>\$34,000</u>	<u>\$36,920 00</u>	<u>\$34,000 00</u>

## BANK STOCK.

Union Nat'l Bank, Weymouth, .	\$4,500	\$5,800 00	\$4,500 00
Central Nat'l Bank, Boston, . .	2,000	1,500 00	2,000 00
Merchandise Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
Manufacturers' Nat'l Bank, Boston, .	2,000	2,100 00	2,000 00
	<u>\$9,500</u>	<u>\$10,400 00</u>	<u>\$9,500 00</u>

## RAILROAD BONDS.

Old Colony Railroad, . . . .	\$2,000	\$2,600 00	\$2,000 00
Boston, Clinton, Fitchburg, and New Bedford Railroad,* . . . .	4,000	4,200 00	4,000 00
	<u>\$6,000</u>	<u>\$6,800 00</u>	<u>\$6,000 00</u>

\* This bank has been notified that this investment is illegal.

## ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Number of corporators, 70.

WM. C. APPLETON, *President*.GEO. C. LEACH, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,415,268 15	Public funds, . . . . .	\$435,600 00
Earnings undivided, . . . . .	16,905 99	Bank stock, . . . . .	53,100 00
Guaranty fund, . . . . .	21,138 23	Loans on bank stock, . . . . .	7,400 00
Suspense account, . . . . .	48 78	Railroad bonds, . . . . .	84,000 00
Tax account, . . . . .	3,500 00	Real estate by foreclosure, . . . . .	30,876 92
		Loans on real estate, . . . . .	477,280 00
		Loans on personal security, . . . . .	321,300 00
		Deposit in bank on interest, . . . . .	40,000 00
		Expense account, . . . . .	459 31
		Tax titles to real estate, . . . . .	102 21
		Cash on hand and in bank, . . . . .	6,742 71
	\$1,456,861 15		\$1,456,861 15

## Loans on Bank Stock, amount on each :—

On 67 shares People's National Bank, Roxbury, . . . . .	\$6,400 00
On 10 shares National Exchange Bank, Boston, . . . . .	1,000 00

Amount of real estate held by foreclosure, . . . . .	\$30,876 92
Assessed value of the same, . . . . .	29,400 00
Amount of income received from the same, . . . . .	2,153 71
Amount of municipal tax on real estate, . . . . .	443 94

## Cash on Deposit in Bank :—

People's National Bank, Roxbury, . . . . .	\$44,671 39
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Whole amount of interest or profits received or earned, . . . . .	\$70,272 56
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Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 24,250 44
	2 per cent., } 25,500 83

Times for the dividends fixed by the by-laws : Second Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : 8.

The total amount of loans, with each specified rate of interest : \$175,000, 4 per cent. ; \$25,000, 4½ per cent. ; \$35,000, 4½ per cent. ; \$293,300, 5 per cent. ; \$13,300, 5½ per cent. ; \$193,650, 6 per cent. ; \$12,850, 6½ per cent. ; \$71,500, 7 per cent. ; \$10,000, 7½ per cent. ; \$7,500, 7½ per cent. ; \$8,880, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	79
Aggregate amount of the same, . . . . .	128,780 00
Number of open accounts, . . . . .	5,640
Number and amount of deposits received for previous year, . . . . .	7,779 438,406 39
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	301 171,001 00
Number and amount of withdrawals, . . . . .	3,743 283,496 60
Number of accounts opened the previous year, . . . . .	1,043
Number of accounts closed the previous year, . . . . .	717
Amount of expenses of the corporation during previous year, . . . . .	6,216 00
Amount of treasurer's bond, . . . . .	5,000 00
Date of examination by commissioner : March 21.	

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . .	\$125,000	\$141,406 00	\$125,000 00
State, city, and town bonds:—			
State of Maine, . . . .	1,000	1,150 00	1,000 00
of New Hampshire, . . . .	2,600	3,250 00	2,600 00
City of Bangor, Me., . . . .	4,000	4,880 00	4,000 00
of Lynn, . . . .	15,000	18,000 00	15,000 00
of Portsmouth, N. H., . . . .	10,000	11,200 00	10,000 00
of Dover, N. H., . . . .	5,000	5,600 00	5,000 00
of Springfield, . . . .	20,000	26,600 00	20,000 00
of Taunton, . . . .	20,000	24,000 00	20,000 00
of Somerville, . . . .	10,000	10,800 00	10,000 00
of Lowell, . . . .	13,000	15,600 00	13,000 00
of Lawrence, . . . .	15,000	18,000 00	15,000 00
of Cambridge, . . . .	10,000	12,000 00	10,000 00
of Fall River, . . . .	10,000	12,000 00	10,000 00
of Portland, Me., . . . .	5,000	5,750 00	5,000 00
of Chelsea, . . . .	15,000	15,750 00	15,000 00
of Boston, . . . .	100,000	105,000 00	100,000 00
of Manchester, N. H., . . . .	10,000	11,700 00	10,000 00
of Providence, R. I., . . . .	25,000	29,437 00	25,000 00
Town of Woburn, . . . .	20,000	21,200 00	20,000 00
	\$435,600	\$493,323 00	\$435,600 00

## BANK STOCK.

People's Nat'l Bank, Boston, . .	\$13,000	\$20,800 00	\$13,000 00
Atlantic Nat'l Bank, Boston, . .	1,000	1,500 00	1,000 00
Atlas Nat'l Bank, Boston, . .	7,000	8,400 00	7,000 00
Columbian Nat'l Bank, Boston, . .	2,000	2,600 00	2,000 00
Continental Nat'l Bank, Boston, . .	5,000	5,750 00	5,000 00
Eagle Nat'l Bank, Boston, . .	1,000	1,130 00	1,000 00
Eliot Nat'l Bank, Boston, . .	1,000	1,200 00	1,000 00
Howard Nat'l Bank, Boston, . .	1,300	1,599 00	1,300 00
Market Nat'l Bank, Boston, . .	3,000	3,150 00	3,000 00
Merchants' Nat'l Bank, Boston, . .	3,000	4,230 00	3,000 00
Mount Vernon Nat'l Bank, Boston, .	6,100	7,625 00	6,100 00
North America Nat'l Bank, Boston, .	1,000	1,100 00	1,000 00
Naumkeag Nat'l Bank, Salem, . .	1,000	1,620 00	1,000 00
State Nat'l Bank, Boston, . .	1,400	1,720 00	1,400 00
Shawmut Nat'l Bank, Boston, . .	4,300	4,730 00	4,300 00
Redemption Nat'l Bank, Boston, . .	2,000	2,740 00	2,000 00
	\$53,100	\$69,894 00	\$53,100 00

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Lowell Railroad, . . . .	\$29,000	\$35,380 00	\$29,000 00
Boston, Clinton, Fitchburg, and New Bedford Railroad,* . . . .	25,000	26,250 00	25,000 00
Vermont and Massachusetts R.R., . .	10,000	12,000 00	10,000 00
Newport and Richford Railroad, . .	20,000	21,000 00	20,000 00
	<hr/> \$84,000	<hr/> \$94,630 00	<hr/> \$84,000 00

\* This bank has been notified that this investment is illegal.



## EMIGRANT SAVINGS BANK\*—BOSTON.

Incorporated 1870. Number of corporators, 26.

THOMAS RUSSELL, *President*.JOHN W. McDONALD, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$474,086 25	Real estate, . . . . .	\$290,322 95
Earnings undivided, . . . . .	8,739 22	Real estate by foreclosure, . . . . .	119,355 02
Guaranty fund, . . . . .	9,019 67	Loans on real estate, . . . . .	51,275 00
Profit and loss account, . . . . .	109,197 80	Loans on personal security, . . . . .	2,500 00
		Deposit in bank on interest, . . . . .	122,194 63
		Expense account, . . . . .	2,214 33
		Suspense account, . . . . .	143 56
		Fixtures and safe, . . . . .	11,691 91
		Cash on hand, . . . . .	1,345 54
	\$601,042 94		\$601,042 94

Invested in real estate (for banking purposes), . . . . .	\$290,322 95
Estimated value of the same, . . . . .	240,000 00
Amount of real estate held by foreclosure, . . . . .	119,355 02
Assessed value of the same, . . . . .	76,650 00
Amount of income received from the same, . . . . .	3,718 35
Amount of municipal tax on real estate, . . . . .	3,199 69

## Cash on Deposit in Bank : —

Maverick National Bank, Boston, . . . . .	\$122,194 63
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Whole amount of interest or profits received or earned, . . . . .	\$24,633 07
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Times for the dividends fixed by the by-laws: third Wednesday in May and November.

The total amount of loans, with each specified rate of interest: \$36,775, 6 per cent.; \$8,800, 6½ per cent.; \$2,200, 7 per cent.; \$1,500, 7½ per cent.; \$4,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 28

Aggregate amount of the same, . . . . .	30,775 00
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Amount of investments from which no income is received, . . . . .	26,713 60
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Number of open accounts, . . . . .	6,486
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Number and amount of withdrawals, . . . . .	12,107 398,289 22
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Number of accounts closed the previous year,† . . . . .	5
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Amount of expenses of the corporation during previous year, . . . . .	5,989 03
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Amount of treasurer's bond, . . . . .	20,000 00
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Date of examination by commissioner: March 7.

\* This bank was temporarily enjoined by decree of Supreme Judicial Court, April 16, 1878 and is now being wound up by its officers by permission of the court.

† In part payment of mortgages given by the depositors to the bank.

## ESSEX SAVINGS BANK — LAWRENCE.

Incorporated March 12, 1847. Number of corporators, 47.

JOSEPH SHATTUCK, *President*.JAMES H. EATON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$3,985,627 72	Public funds, . . . . .	\$520,000 00
Earnings undivided, . . . . .	84,162 98	Bank stock, . . . . .	295,225 00
Guaranty fund, . . . . .	60,000 00	Loans on bank stock, . . . . .	40,310 00
		Railroad bonds, . . . . .	308,500 00
		Real estate by foreclosure, . . . . .	133,700 00
		Loans on real estate, . . . . .	1,908,583 00
		Loans on personal security, . . . . .	876,690 27
		Loans to counties, cities, or towns, . . . . .	27,500 00
		Deposit in banks on interest, . . . . .	3,193 94
		Cash on hand, . . . . .	16,088 49
	\$4,129,790 70		\$4,129,790 70

## Loans on Bank Stock, amount on each : —

On 10 shares Lawrence National Bank, . . . . .	\$825 00
On 128 shares Bay State National Bank, . . . . .	9,575 00
On 23 shares Pemberton National Bank, . . . . .	2,300 00
On 65 shares Pacific National Bank, . . . . .	4,950 00
On 24 shares Old Lowell National Bank, . . . . .	2,000 00
On 200 shares Wamesit National Bank, . . . . .	20,000 00
On 8 shares Hide and Leather National Bank, . . . . .	660 00

Amount of real estate held by foreclosure, . . . . .	\$133,700 00
Assessed value of the same, . . . . .	173,475 00
Amount of income received from the same, . . . . .	10,503 10
Amount of municipal tax on real estate, . . . . .	1,986 16

## Cash on Deposit in Banks, amount in each : —

Hide and Leather National Bank, Boston, . . . . .	\$3,193 94
Bay State National Bank, Lawrence, . . . . .	10,307 16

Whole amount of interest or profits received or earned, . . . . .	\$220,615 84
Rate and amount of each semi-annual dividend for previous } 2 per cent., }	71,259 56
year, . . . . . } 2 per cent., }	73,577 59

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$1,000, 4 per cent.; \$50,000, 4½ per cent.; \$1,159,190.27, 5 per cent.; \$169,800, 5½ per cent.; \$1,422,293, 6 per cent.; \$23,300, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	433
Aggregate amount of the same, . . . . .	502,985 00
Number of open accounts, . . . . .	12,324
Number and amount of deposits received for previous year, . . . . .	15,365 944,569 25
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	664 383,433 04
Number and amount of withdrawals, . . . . .	8,279 838,381 50

Number of accounts opened the previous year, . . . .	2,996
Number of accounts closed the previous year, . . . .	2,272
Amount of expenses of the corporation during previous year, . . . .	\$7,661 14
Amount of treasurer's bond, . . . . .	25,000 00
Date of examination by commissioner: May 26.	

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency, . . . .	\$80,000	\$103,000 00	\$80,000 00
“ “ 4½s, . . . .	200,000	226,000 00	200,000 00
“ “ 4s, . . . .	100,000	119,000 00	100,000 00
City bonds:—			
City of Boston, . . . .	10,000	10,300 00	10,000 00
of Somerville, . . . .	25,000	26,000 00	25,000 00
of Fall River, . . . .	25,000	28,750 00	25,000 00
of Lynn, . . . .	50,000	60,000 00	50,000 00
of Rockland, Me., . . . .	14,000	14,000 00	14,000 00
of Newton, . . . .	16,000	18,500 00	16,000 00
	\$520,000	\$605,550 00	\$520,000 00

## BANK STOCK.

Atlas Nat'l Bank, Boston, . . . .	\$13,000	\$15,600 00	\$13,000 00
Atlantic Nat'l Bank, Boston, . . . .	4,000	6,000 00	4,000 00
Bay State Nat'l Bank, Lawrence, . . . .	24,975	33,000 00	24,975 00
Boston Nat'l Bank, Boston, . . . .	3,000	3,500 00	3,000 00
Commonwealth Nat'l Bank, Boston, . . . .	4,000	4,400 00	4,000 00
Commerce Nat'l Bank, Boston, . . . .	7,500	8,900 00	7,500 00
Continental Nat'l Bank, Boston, . . . .	2,000	2,300 00	2,000 00
City Nat'l Bank, Boston, . . . .	13,000	15,300 00	13,000 00
Eliot Nat'l Bank, Boston, . . . .	8,000	9,500 00	8,000 00
Everett Nat'l Bank, Boston, . . . .	10,000	11,300 00	10,000 00
Howard Nat'l Bank, Boston, . . . .	23,200	28,500 00	23,200 00
Hide and Leather Nat'l B'k, Boston, . . . .	10,000	11,000 00	10,000 00
Massachusetts Nat'l Bank, Boston, . . . .	3,750	4,200 00	3,750 00
Maverick Nat'l Bank, Boston, . . . .	5,100	11,400 00	5,100 00
Merchants' Nat'l Bank, Boston, . . . .	20,000	28,000 00	20,000 00
North America Nat'l Bank, Boston, . . . .	15,000	16,500 00	15,000 00
North Nat'l Bank, Boston, . . . .	10,000	12,800 00	10,000 00
Revere Nat'l Bank, Boston, . . . .	22,500	25,500 00	22,500 00
Republic Nat'l Bank, Boston, . . . .	25,000	31,000 00	25,000 00
Shawmut Nat'l Bank, Boston, . . . .	2,700	2,900 00	2,700 00
Suffolk Nat'l Bank, Boston, . . . .	9,000	10,500 00	9,000 00
State Nat'l Bank, Boston, . . . .	9,900	12,100 00	9,900 00
Tremont Nat'l Bank, Boston, . . . .	10,000	11,400 00	10,000 00
Traders' Nat'l Bank, Boston, . . . .	7,000	6,400 00	7,000 00
Union Nat'l Bank, Boston, . . . .	1,000	1,400 00	1,000 00
Webster Nat'l Bank, Boston, . . . .	25,000	27,000 00	25,000 00
Mount Vernon Nat'l Bank, Boston, . . . .	4,600	6,400 00	4,600 00
Lawrence Nat'l Bank, Lawrence, . . . .	2,000	2,200 00	2,000 00
	\$295,225	\$359,000 00	\$295,225 00

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Maine Railroad, . .	\$200,000	\$246,000 00	\$200,000 00
Boston and Lowell Railroad, . .	50,000	60,500 00	50,000 00
Eastern Railroad, . . . .	53,500	58,000 00	53,500 00
Fitchburg Railroad, . . . .	5,000	5,500 00	5,000 00
	\$308,500	\$370,000 00	\$308,500 00

## FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated 1832. Number of corporators, 52.

GEORGE H. TABER, *President*.CHARLES DREW, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$481,666 52	Public funds, . . . . .	\$36,500 00
Earnings undivided, . . . . .	14,190 15	Bank stock, . . . . .	165,940 00
Guaranty fund, . . . . .	9,008 47	Loans on bank stock, . . . . .	400 00
		Real estate, . . . . .	4,809 36
		Real estate by foreclosure, . . . . .	111,289 06
		Loans on real estate, . . . . .	77,579 00
		Loans on personal security, . . . . .	84,485 00
		Deposit in bank on interest, . . . . .	3,546 94
		Expense account, . . . . .	23 42
		Oak Bluff bonds,* . . . . .	9,956 21
		Cash on hand and in bank, . . . . .	10,336 15
	<hr/> \$504,865 14		<hr/> \$504,865 14

## Loans on Bank Stock, amount on each: —

On 5 shares of National Bank of Fairhaven, . . . . .	\$200 00
On 3 shares National Bank of Commerce, Boston, . . . . .	200 00

Invested in real estate (for banking purposes), . . . . .	\$4,809 36
Estimated value of the same, . . . . .	4,809 36
Amount of real estate held by foreclosure, . . . . .	111,289 06
Assessed value of the same, . . . . .	58,233 00
Amount of income received from the same, . . . . .	1,305 36
Amount of municipal tax on real estate, . . . . .	863 99

## Cash on Deposit in Bank: —

National Bank of Fairhaven, . . . . .	\$13,546 94
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Whole amount of interest or profits received or earned, . . . . .	\$33,727 43
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	9,994 62
year, . . . . . } 2 per cent., {	9,566 83

Times for the dividends fixed by the by-laws: last Monday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$64,000, 5 per cent.; \$86,465, 6 per cent.; \$2,300, 6½ per cent.; \$9,699, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 55

Aggregate amount of the same, . . . . .	39,964 00
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Amount of investments from which no income is received, . . . . .	42,012 29
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Number of open accounts, . . . . .	980
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Number and amount of deposits received for previous year, . . . . .	162 48,067 20
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Number and amount of deposits of and exceeding \$300 at any one time	
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for the previous year, . . . . .	34 20,712 44
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Number and amount of withdrawals, . . . . .	669 92,157 61
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Number of accounts opened the previous year, . . . . .	48
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Number of accounts closed the previous year, . . . . .	145
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Amount of expenses of the corporation during previous year, . . . . .	2,439 83
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Amount of treasurer's bond, . . . . .	5,000 00
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Date of examination by commissioner: August 7.

\* Taken to secure indebtedness.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Bath, Me., . . . .	\$5,000	\$5,000 00	\$5,000 00
of Belfast, Me., . . . .	6,500	6,500 00	6,500 00
Town of Fairhaven, . . . .	25,000	28,750 00	25,000 00
	<u>\$36,500</u>	<u>\$40,250 00</u>	<u>\$36,500 00</u>

## BANK STOCK.

Fairhaven Nat'l Bank, Fairhaven, .	\$24,640	\$24,640 00	\$24,640 00
First Nat'l Bank, New Bedford, .	10,400	14,482 00	10,400 00
Citizens' Nat'l Bank, New Bedford, .	8,000	9,620 00	8,000 00
Commerce Nat'l Bank, New Bedford, .	4,000	5,350 00	4,000 00
Mechanics' Nat'l B'k, New Bedford, .	6,800	10,064 00	6,800 00
Commerce Nat'l Bank, Boston, .	10,000	11,850 00	10,000 00
Merchants' Nat'l Bank, Boston, .	8,000	11,290 00	8,000 00
Eliot Nat'l Bank, Boston, . . . .	5,000	5,950 00	5,000 00
North Nat'l Bank, Boston, . . . .	5,600	7,217 00	5,600 00
Traders' Nat'l Bank, Boston, . . . .	10,500	9,450 00	10,500 00
Webster Nat'l Bank, Boston, . . . .	6,500	7,085 00	6,500 00
Boston Nat'l Bank, Boston, . . . .	10,000	11,850 00	10,000 00
Republic Nat'l Bank, Boston, . . . .	8,000	10,080 00	8,000 00
State Nat'l Bank, Boston, . . . .	10,000	12,300 00	10,000 00
Howard Nat'l Bank, Boston, . . . .	10,000	12,200 00	10,000 00
North America Nat'l Bank, Boston, .	10,000	10,975 00	10,000 00
Continental Nat'l Bank, Boston, . .	5,000	5,918 75	5,000 00
Manufacturers' Nat'l Bank, Boston, .	3,500	3,648 75	3,500 00
Wachusett Nat'l Bank, Fitchburg, . .	10,000	18,200 00	10,000 00
	<u>\$165,940</u>	<u>\$202,170 50</u>	<u>\$165,940 00</u>

## FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1855. Number of corporators, 65.

WALTER C. DURFEE, *President*.CHAS. J. HOLMES, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,090,939 27	Public funds, . . . . .	\$100,000 00
Earnings undivided, . . . . .	45,745 65	Bank stock, . . . . .	200,900 00
Guaranty fund, . . . . .	16,058 15	Railroad bonds, . . . . .	70,000 00
		Real estate, . . . . .	45,000 00
		Loans on real estate, . . . . .	474,275 00
		Loans on personal security, . . . . .	229,400 00
		Loans to counties, cities, or towns, . . . . .	1,000 00
		Expense account, . . . . .	1,458 13
		Border City Manufacturing Company,* . . . . .	25,300 00
		Cash on hand and in bank, . . . . .	5,409 94
	\$1,152,743 07		\$1,152,743 07

Invested in real estate (for banking purposes), . . . . .	\$45,000 00
Estimated value of the same, . . . . .	46,500 00
Amount of municipal tax on real estate, . . . . .	864 80

## Cash on Deposit in Bank:—

Second National Bank, Fall River, . . . . .	\$5,000 00
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Whole amount of interest or profits received or earned, . . . . .	\$62,293 84
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div> <math>2\frac{1}{4}</math> per cent., </div> <div> <math>2\frac{1}{4}</math> per cent., </div> </div> <div> <div>23,106 14</div> <div>23,465 73</div> </div>

Times for the dividends fixed by the by-laws: second Monday in June and December.

The total amount of loans, with each specified rate of interest: \$50,000,  $4\frac{1}{2}$  per cent.; \$425,925, 5 per cent.; \$148,400,  $5\frac{1}{2}$  per cent.; \$79,350, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	133
Aggregate amount of the same, . . . . .	162,775 00
Number of open accounts, . . . . .	4,609
Number and amount of deposits received for previous year, . . . . .	11,380 231,144 77
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	134 88,725 69
Number and amount of withdrawals, . . . . .	2,273 205,930 44
Number of accounts opened the previous year, . . . . .	772
Number of accounts closed the previous year, . . . . .	668
Amount of expenses of the corporation during previous year, . . . . .	3,581 49
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: June 16.	

\* Taken to secure indebtedness.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency, . . .	\$100,000	\$135,000 00	\$100,000 00

## BANK STOCK.

Atlantic Nat'l Bank, Boston, . . .	\$1,300	\$1,956 50	\$1,300 00
Atlas Nat'l Bank, Boston, . . .	3,000	3,630 00	3,000 00
Blackstone Nat'l Bank, Boston, . . .	12,000	13,020 00	12,000 00
Boston Nat'l Bank, Boston, . . .	3,200	3,792 00	3,200 00
Broadway Nat'l Bank, Boston, . . .	5,500	5,500 00	5,500 00
Eliot Nat'l Bank, Boston, . . .	1,500	1,785 00	1,500 00
First Nat'l Bank, Boston, . . .	5,000	10,125 00	5,000 00
Howard Nat'l Bank, Boston, . . .	13,3 0	16,226 00	13,300 00
Maverick Nat'l Bank, Boston, . . .	2,200	4,950 00	2,200 00
Monument Nat'l Bank, Boston, . . .	8,500	17,425 00	8,500 00
City Nat'l Bank, Boston, . . .	10,000	11,900 00	10,000 00
Commerce Nat'l Bank, Boston, . . .	700	833 00	700 00
Exchange Nat'l Bank, Boston, . . .	4,000	5,200 00	4,000 00
Hide and Leather N'l Bank, Boston, . . .	7,500	8,250 00	7,500 00
North America Nat'l Bank, Boston, . . .	8,400	9,303 00	8,400 00
Revere Nat'l Bank, Boston, . . .	7,500	8,550 00	7,500 00
Shawmut Nat'l Bank, Boston, . . .	6,700	7,353 25	6,700 00
Webster Nat'l Bank, Boston, . . .	3,000	3,255 00	3,000 00
First Nat'l Bank, Chelsea, . . .	30,000	37,500 00	30,000 00
First Nat'l Bank, Malden, . . .	10,000	12,000 00	10,000 00
First Nat'l Bank, Oxford, . . .	2,000	2,240 00	2,000 00
Union Nat'l Bank, Fall River, . . .	5,000	5,550 00	5,000 00
Matacomet Nat'l Bank, Fall River, . . .	9,400	12,220 00	9,400 00
Second Nat'l Bank, Fall River, . . .	41,200	51,500 00	41,200 00
	\$200,900	\$254,063 75	\$200,900 00

## RAILROAD BONDS.

Rutland Railroad equipment, . . .	\$100,000	\$75,000 00	\$70,000 00
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## FALL RIVER SAVINGS BANK — FALL RIVER.

Incorporated 1828. Number of corporators, 126.

WILLIAM LINDSEY, *President.*C. A. BASSETT, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,342,369 54	Public funds, . . . . .	\$650,000 00
Earnings undivided, . . . . .	49,646 17	Bank stock, . . . . .	718,030 00
Guaranty fund, . . . . .	79,500 00	Real estate, . . . . .	45,000 00
		Real estate by foreclosure, . . . . .	34,150 00
		Loans on real estate, . . . . .	1,466,746 00
		Loans on personal security, . . . . .	1,472,252 00
		Deposit in banks on interest, . . . . .	18,400 00
		Expense account, . . . . .	726 68
		Tax account, . . . . .	904 28
		Stocks,* . . . . .	60,650 00
		Cash on hand, . . . . .	4,656 75
	<u>\$1,471,515 71</u>		<u>\$4,471,515 71</u>

Invested in real estate (for banking purposes), . . . . .	\$45,000 00
Estimated value of the same, . . . . .	45,400 00
Amount of real estate held by foreclosure, . . . . .	34,150 00
Assessed value of the same, . . . . .	35,500 00
Amount of income received from the same, . . . . .	2,200 48
Amount of municipal tax on real estate, . . . . .	1,520 92

Cash on Deposit in Banks, amount in each: —

Metacomet National Bank, Fall River, . . . . .	\$200 00
Maverick National Bank, Boston, . . . . .	5,000 00
Revere National Bank, Boston, . . . . .	5,000 00
National Bank of Redemption, Boston, . . . . .	8,200 00

Whole amount of interest or profits received or earned, . . . . .	\$233,521 97
Rate and amount of each semi-annual dividend for previous year, . . . . .	2½ per cent., { 91,946 05
	2½ per cent., { 91,976 22

Times for the dividends fixed by the by-laws: first Monday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6.

The total amount of loans, with each specified rate of interest: \$1,879,-087, 5 per cent.; \$48,000, 5½ per cent.; \$775,900, 5½ per cent.; \$235,261, 6 per cent.; \$750, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 311

Aggregate amount of the same, . . . . . 414,020 00

Number of open accounts, . . . . . 9,664

Number and amount of deposits received for previous year, . . . . . 5,435 558,690 27

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 459 299,605 91

Number and amount of withdrawals, . . . . . 6,659 749,642 65

Number of accounts opened the previous year, . . . . . 1,440

Number of accounts closed the previous year, . . . . . 1,334

Amount of expenses of the corporation during previous year, . . . . . 11,289 98

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: June 30.

\* Taken to secure indebtedness.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered, . .	\$400,000	\$452,000 00	\$400,000 00
“ “ 4s, registered, . .	250,000	298,750 00	250,000 00
	\$650,000	\$750,750 00	\$650,000 00

## BANK STOCK.

Fall River Nat'l Bank, Fall River, .	\$66,300	\$88,179 00	\$72,930 00
Matacomet Nat'l Bank, Fall River, .	93,500	121,550 00	93,500 00
Massasoit Nat'l Bank, Fall River, .	42,200	73,850 00	63,300 00
Second Nat'l Bank, Fall River, .	15,000	18,750 00	15,000 00
Union Nat'l Bank, Fall River, .	18,000	19,980 00	18,000 00
First Nat'l Bank, New Bedford, .	50,000	65,000 00	55,000 00
Merchants' Nat'l B'k, New Bedford,	22,000	35,200 00	28,600 00
Commerce Nat'l B'k, New Bedford,	42,000	54,600 00	46,200 00
First Nat'l Bank, Boston, . .	33,000	66,660 00	56,100 00
Second Nat'l Bank, Boston, . .	23,200	35,264 00	29,000 00
Eliot Nat'l Bank, Boston, . .	15,000	17,850 00	15,000 00
Faneuil Hall Nat'l Bank, Boston, .	40,000	52,000 00	40,000 00
Howard Nat'l Bank, Boston, . .	30,000	36,600 00	30,000 00
Merchants' Nat'l Bank, Boston, .	16,000	22,400 00	18,400 00
Washington Nat'l Bank, Boston, .	20,000	27,000 00	22,000 00
Hide and Leather Nat'l B'k, Boston,	25,000	27,750 00	25,000 00
North America Nat'l Bank, Boston,	40,000	44,000 00	40,000 00
Revere Nat'l Bank, Boston, . .	30,000	34,200 00	30,000 00
Commerce Nat'l Bank, Boston, . .	20,000	23,800 00	20,000 00
	\$641,200	\$864,633 00	\$718,030 00



## FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated February 12, 1846. Number of corporators, 59.

THORNTON K. WARE, *President.*CHARLES J. BILLINGS, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$2,020,228 87	Public funds, . . . . .	\$151,645 50
Earnings undivided, . . . . .	35,848 48	Bank stock, . . . . .	218,546 00
Guaranty fund, . . . . .	43,500 00	Loans on bank stock, . . . . .	15,000 00
		Railroad bonds, . . . . .	40,500 00
		Real estate, . . . . .	150,000 00
		Real estate by foreclosure, . . . . .	81,540 00
		Loans on real estate, . . . . .	752,550 00
		Loans on personal security, . . . . .	537,196 95
		Loans to counties, cities, or towns, . . . . .	5,000 00
		Deposit in banks on interest, . . . . .	146,288 24
		Expense account, . . . . .	453 77
		Cash on hand, . . . . .	856 89
	\$2,099,577 35		\$2,099,577 35

## Loans on Bank Stock, amount on each :—

On 50 shares Fitchburg National Bank, . . . . .	\$5,000 00
On 113 shares Safety Fund National Bank, . . . . .	10,000 00

Invested in real estate (for banking purposes), . . . . .	\$150,000 00
Estimated value of the same, . . . . .	150,000 00
Amount of real estate held by foreclosure, . . . . .	81,540 00
Assessed value of the same, . . . . .	71,862 00
Amount of income received from the same, . . . . .	5,948 20
Amount of municipal tax on real estate, . . . . .	3,626 38

## Cash on Deposit in Banks, amount in each :—

Fitchburg National Bank, Fitchburg, . . . . .	\$59,000 00
Maverick National Bank, Boston, . . . . .	30,708 45
Shawmut National Bank, Boston, . . . . .	21,579 79
Westminster National Bank, Westminster, . . . . .	10,000 00
Safety Fund National Bank, Fitchburg, . . . . .	15,000 00
First National Bank, Leominster, . . . . .	10,000 00

Whole amount of interest or profits received or earned, . . . . .	\$112,876 39
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	37,247 32
year, . . . . . } 2 per cent., {	38,122 29

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$52,288.24,  
 3 per cent.; \$227,723, 4 per cent.; \$55,000, 4½ per cent.; \$89,857.49,  
 4½ per cent.; \$15,000, 4¾ per cent.; \$441,099.65, 5 per cent.; \$181,831.81,  
 5½ per cent.; \$393,925, 6 per cent.; \$113,898.50, 6½ per cent.; \$21,657,  
 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000  
 each, . . . . . 254

Aggregate amount of the same, . . . . . 331,741 44

Amount of investments from which no income is received, . . . . . 41,100 00

Number of open accounts, . . . . . 5,422

Number and amount of deposits received for previous year, . . . . .	3,307	\$721,636 44
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	693	481,706 97
Number and amount of withdrawals, . . . . .	2,978	608,033 54
Number of accounts opened the previous year, . . . . .	1,417	
Number of accounts closed the previous year, . . . . .	1,311	
Amount of expenses of the corporation during previous year, . . . . .		4,715 66
Amount of treasurer's bond, . . . . .		25,000 00
Date of examination by commissioner: September 5.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . . .	\$50,000	\$59,750 00	\$50,000 00
City bonds:—			
City of Fitchburg, . . . . .	50,000	57,500 00	46,625 00
of Bangor, Me., . . . . .	25,500	31,110 00	31,343 00
of Norwich, Conn., . . . . .	17,000	22,950 00	17,935 00
of Portland, Me., . . . . .	5,000	6,100 00	4,662 50
of Augusta, Me., . . . . .	1,000	1,090 00	1,080 00
	\$148,500	\$178,500 00	\$151,645 50

## BANK STOCK.

Fitchburg Nat'l Bank, Fitchburg, . . . . .	\$15,300	\$24,480 00	\$16,736 00
Rollstone Nat'l Bank, Fitchburg, . . . . .	11,300	18,645 00	12,210 00
Safety Fund Nat'l Bank, Fitchburg, . . . . .	17,000	19,550 00	18,050 00
First Nat'l Bank, Leominster, . . . . .	20,000	22,000 00	22,550 00
Townsend Nat'l Bank, Townsend, . . . . .	500	675 00	500 00
Crocker Nat'l Bank, Turner's Falls, . . . . .	20,000	26,000 00	20,000 00
City Nat'l Bank, Worcester, . . . . .	10,000	11,800 00	10,000 00
Quinsigamond Nat'l B'k, Worcester, . . . . .	3,000	3,450 00	3,000 00
Merchants' Nat'l Bank, Boston, . . . . .	20,000	28,125 00	20,000 00
Howard Nat'l Bank, Boston, . . . . .	15,000	18,300 00	15,000 00
Boston Nat'l Bank, Boston, . . . . .	13,300	15,760 50	13,300 00
North Nat'l Bank, Boston, . . . . .	11,600	14,935 00	11,600 00
Revere Nat'l Bank, Boston, . . . . .	15,000	17,100 00	15,000 00
Hide and Leather Nat'l B'k, Boston, . . . . .	10,000	11,000 00	11,600 00
North America Nat'l Bank, Boston, . . . . .	6,600	7,309 50	6,600 00
Commerce Nat'l Bank, New Bedford, . . . . .	10,000	13,150 00	12,400 00
Citizens' Nat'l Bank, New Bedford, . . . . .	10,000	12,025 00	10,000 00
	\$208,600	\$264,305 00	\$218,546 00

## RAILROAD BONDS.

Agricultural Branch Railroad, . . . . .	\$3,000	\$3,045 00	\$2,700 00
Fitchburg Railroad, . . . . .	34,000	37,740 00	37,800 00
	\$37,000	\$40,785 00	\$40,500 00

## FLORENCE SAVINGS BANK — FLORENCE.

Incorporated 1873. Number of corporators, 40.

A. T. LILLY, *President*.MISS M. W. BOND, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$141,006 83	Real estate by foreclosure, . . . .	\$1,519 83
Earnings undivided, . . . .	1,193 02	Loans on real estate, . . . .	75,078 81
Guaranty fund, . . . .	1,833 23	Loans on personal security,* . . . .	48,860 00
		Deposit in bank on interest, . . . .	17,465 63
		Expense account, . . . .	44 80
		Cash on hand, . . . .	1,064 01
	\$144,033 08		\$144,033 08

Amount of real estate held by foreclosure, . . . . .	\$1,519 83
Assessed value of the same, . . . . .	1,800 00
Amount of income received from the same, . . . . .	27 04
Amount of municipal tax on real estate, . . . . .	18 62

## Cash on Deposit in Bank : —

Hampshire County National Bank, . . . . .	\$17,465 63
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Whole amount of interest or profits received or earned, . . . . .	\$7,446 01
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	2,458 03
year, . . . . . } 2 per cent., {	2,594 68

Times for the dividends fixed by the by-laws: second Tuesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.

The total amount of loans, with each specified rate of interest: \$30,000, 5 per cent.; \$93,938.81, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 106

Aggregate amount of the same, . . . . . 83,938 81

Number of open accounts, . . . . . 810

Number and amount of deposits received for previous year, . . . . . 1,206 53,714 04

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 32 16,965 71

Number and amount of withdrawals, . . . . . 521 41,203 04

Number of accounts opened the previous year, . . . . . 174

Number of accounts closed the previous year, . . . . . 94

Amount of expenses of the corporation during previous year, . . . . . 890 94

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: August 14.

\* This bank has been notified that these loans have exceeded the legal limit.

## FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated April, 1855. Number of corporators, 54.

CHARLES W. HODGES, *President*.ELI PHELPS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$92,646 80	Public funds, . . . .	\$3,000 00
Earnings undivided, .	7,534 93	Bank stock, . . . .	8,150 00
Guaranty fund, .	1,800 00	Real estate by foreclosure, .	12,725 00
		Loans on real estate, . .	70,625 00
		Loans on personal security, .	3,300 00
		Deposit in bank on interest, .	3,011 29
		Cash on hand, . . . .	1,170 44
	<hr/> \$101,981 73		<hr/> \$101,981 73

Amount of real estate held by foreclosure, . . . . .	\$12,725 00
Assessed value of the same, . . . . .	14,910 00
Amount of income received from the same, . . . . .	1,121 05
Amount of municipal tax on real estate, . . . . .	253 31

## Cash on Deposit in Bank : —

Merchandise National Bank, Boston, . . . . .	\$3,011 29
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Whole amount of interest or profits received or earned, . . . . .	\$6,987 65
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Times for the dividends fixed by the by-laws : June and December.

The total amount of loans, with each specified rate of interest : \$56,460, 6 per cent. ; \$1,500, 6½ per cent. ; \$15,965, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 99

Aggregate amount of the same, . . . . .	66,425 00
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Number of open accounts, . . . . . 588

Number and amount of deposits received for previous year, . . . . . 42	3,932 16
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 3	1,254 35
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Number and amount of withdrawals, . . . . . 343	45,710 53
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Number of accounts opened the previous year, . . . . . 17

Number of accounts closed the previous year, . . . . . 267

Amount of expenses of the corporation during previous year, . . . .	522 78
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Amount of treasurer's bond, . . . . .	13,000 00
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Date of examination by commissioner : June 15.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 5s, 1883, . . . .	\$3,000	\$3,015 00	\$3,000 00

## BANK STOCK.

Merchandise Nat'l Bank, Boston, .	\$3,000	\$3,000 00	\$3,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,665 00	1,500 00
Webster Nat'l Bank, Boston, . .	1,000	1,083 75	1,000 00
Boylston Nat'l Bank, Boston, . .	1,500	1,770 00	1,500 00
Faneuil Hall Nat'l Bank, Boston, .	800	1,042 00	800 00
Wrentham Nat'l Bank, Wrentham, .	350	350 00	350 00
	<u>\$8,150</u>	<u>\$8,910 75</u>	<u>\$8,150 00</u>



## FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

Incorporated 1846. Number of corporators, 35.

L. F. FULLER, *President*.C. S. ADAMS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,314,318 58	Public funds, . . . . .	\$174,800 00
Earnings undivided, . . . . .	54,716 61	Bank stock, . . . . .	166,000 00
Guaranty fund, . . . . .	20,000 00	Loans on bank stock, . . . . .	46,029 00
		Railroad bonds, . . . . .	63,000 00
		Real estate by foreclosure, . . . . .	25,650 00
		Loans on real estate, . . . . .	757,755 57
		Loans on personal security, . . . . .	94,036 08
		Loans to counties, cities, or towns, . . . . .	6,000 00
		Deposit in banks on interest, . . . . .	8,003 52
		Premium account, . . . . .	16,676 00
		Vault, safe, etc., . . . . .	2,000 00
		Assessment on National Bank stock, . . . . .	10,000 00
		Cash on hand and in bank, . . . . .	19,085 02
	\$1,389,035 19		\$1,389,035 19

## Loans on Bank Stock, amount on each:—

On 92 shares Framingham National Bank, . . . . .	} \$10,429 00
On 26 shares Bunker Hill National Bank, . . . . .	
On 120 shares Natick National Bank, . . . . .	} 20,000 00
On 100 shares Spencer National Bank, . . . . .	
On 104 shares National Bank of Redemption, . . . . .	} 15,000 00
On 100 share Boston National Bank, . . . . .	
On 6 shares Waltham National Bank, . . . . .	600 00

Amount of real estate held by foreclosure, . . . . .	\$25,650 00
Assessed value of the same, . . . . .	30,860 00
Amount of income received from the same, . . . . .	1,810 12
Amount of municipal tax on real estate, . . . . .	412 81

## Cash on Deposit in Banks, amount in each:—

South Framingham National Bank, . . . . .	\$5,000 00
Framingham National Bank, . . . . .	7,211 82
Boston Safe Deposit and Trust Company, . . . . .	3,003 52

Whole amount of interest or profits received or earned, . . . . .	\$73,043 17
Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2½ per cent., { 28,384 99 2½ per cent., { 28,915 35

Times for the dividends fixed by the by-laws: first Saturday in May and November.

The total amount of loans, with each specified rate of interest: \$49,600, 4 per cent.; \$854,220.65, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 521

Aggregate amount of the same, . . . . . 529,413 65

Amount of investments from which no income is received, . . . . . 10,000 00

Number of open accounts, . . . . . 5,234

Number and amount of deposits received for previous year, . . . . . 2,027 238,711 83

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	222	\$122,461 30
Number and amount of withdrawals, . . . . .	1,492	229,495 50
Number of accounts opened the previous year, . . . . .	732	
Number of accounts closed the previous year, . . . . .	321	
Amount of expenses of the corporation during previous year, . . . . .		3,700 00
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: September 1.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . . .	\$14,800	\$16,500 00	\$14,800 00
State, city and town bonds:—			
State of Maine, . . . . .	2,000	2,200 00	2,000 00
City of Boston, . . . . .	24,000	27,000 00	24,000 00
of Lowell, . . . . .	20,000	21,200 00	20,000 00
of Worcester, . . . . .	25,000	28,000 00	25,000 00
of Providence, R.I., . . . . .	30,000	33,000 00	30,000 00
of Lewiston, Me., . . . . .	9,000	11,300 00	9,000 00
Town of Marlborough, . . . . .	20,000	21,200 00	20,000 00
of Norwalk, Conn., . . . . .	30,000	32,400 00	30,000 00
	\$174,800	\$192,800 00	\$174,800 00

## BANK STOCK.

Atlas Nat'l Bank, Boston, . . . . .	\$600	\$900 00	\$600 00
Boston Nat'l Bank, Boston, . . . . .	3,300	3,800 00	3,300 00
Blackstone Nat'l Bank, Boston, . . . . .	1,900	2,200 00	1,900 00
Commerce Nat'l Bank, Boston, . . . . .	11,900	15,500 00	11,900 00
Central Nat'l Bank, Boston, . . . . .	10,000	10,000 00	10,000 00
Continental Nat'l Bank, Boston, . . . . .	10,000	12,000 00	10,000 00
Eliot Nat'l Bank, Boston, . . . . .	15,500	18,500 00	15,500 00
Framingham N'l B'k, Framingham, . . . . .	3,200	4,800 00	3,200 00
So. Framingham N'l B'k, Fram'h'm, . . . . .	10,000	10,600 00	10,000 00
First Nat'l Bank, Boston, . . . . .	16,500	34,100 00	16,500 00
Freeman's Nat'l Bank, Boston, . . . . .	3,000	3,700 00	3,000 00
Globe Nat'l Bank, Boston, . . . . .	1,500	1,700 00	1,500 00
Hide and Leather Nat'l B'k, Boston, . . . . .	18,000	21,600 00	18,000 00
Howard Nat'l Bank, Boston, . . . . .	13,600	17,500 00	13,600 00
North America Nat'l Bank, Boston, . . . . .	1,000	1,100 00	1,000 00
Market Nat'l Bank, Boston, . . . . .	3,000	3,200 00	3,000 00
Mount Vernon Nat'l Bank, Boston, . . . . .	8,500	10,600 00	8,500 00
Republic Nat'l Bank, Boston, . . . . .	9,000	11,300 00	9,000 00
Second Nat'l Bank, Boston, . . . . .	3,000	4,900 00	3,000 00
Shoe and Leather Nat'l B'k, Boston, . . . . .	5,000	5,900 00	5,000 00
Traders' Nat'l Bank, Boston, . . . . .	11,000	11,000 00	11,000 00
Webster Nat'l Bank, Boston, . . . . .	6,500	7,200 00	6,500 00
	\$166,000	\$212,100 00	\$166,000 00

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg Railroad, . . . . .	\$20,000	\$23,000 00	\$20,000 00
Boston and Lowell Railroad, . . .	3,000	3,400 00	3,000 00
Salem and Lowell Railroad, . . .	20,000	23,200 00	20,000 00
Newport and Richford Railroad, . .	20,000	21,200 00	20,000 00
	\$63,000	\$70,800 00	\$63,000 00

## FRANKLIN SAVINGS BANK—BOSTON.

Incorporated March, 1861. Number of corporators, 78.

OSMYN BREWSTER, *President.*HENRY WHITTEMORE, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$3,242,392 77	Public funds, . . . . .	\$255,021 87
Earnings undivided, . . . . .	119,914 39	Loans on public funds, . . . . .	23,650 00
Guaranty fund, . . . . .	44,184 88	Bank stock, . . . . .	79,617 83
		Real estate by foreclosure, . . . . .	219,510 54
		Loans on real estate, . . . . .	2,062,020 00
		Loans on personal security, . . . . .	513,345 00
		Loans to counties, cities, or towns, . . . . .	211,975 00
		Deposit in banks on interest, . . . . .	34,326 09
		Expense account, . . . . .	3,794 54
		Cash on hand, . . . . .	3,231 17
	<hr/>		<hr/>
	\$3,406,492 04		\$3,406,492 04

## Loans on Public Funds, amount on each :—

On \$9,600 United States 4½s, . . . . .	\$9,600 00
On \$14,050 United States 4s, . . . . .	14,050 00

Amount of real estate held by foreclosure, . . . . .	\$219,510 54
Assessed value of the same, . . . . .	231,600 00
Amount of income received from the same, . . . . .	9,972 21
Amount of municipal tax on real estate, . . . . .	3,382 50

## Cash on Deposit in Banks, amount in each :—

Boylston National Bank, Boston, . . . . .	\$18,611 22
Revere National Bank, Boston, . . . . .	15,714 87

Whole amount of interest or profits received or earned, . . . . .	\$145,313 94
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div>2 per cent., { 60,383 17</div> <div>2 per cent., { 58,728 34</div> </div>

Times for the dividends fixed by the by-laws: February 1 and August 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5⅝.

The total amount of loans, with each specified rate of interest: \$170,000, 4 per cent.; \$150,000, 4¼ per cent.; \$344,650, 4½ per cent.; \$30,000, 4¾ per cent.; \$1,113,137, 5 per cent.; \$89,400, 5½ per cent.; \$545,178, 6 per cent.; \$73,650, 6½ per cent.; \$77,500, 7 per cent.; \$5,500, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 102

Aggregate amount of the same, . . . . . 210,465 00

Amount of investments from which no income is received, . . . . . 33,350 49

Number of open accounts, . . . . . 8,077

Number and amount of deposits received for previous year, . . . . . 5,682 716,267 66

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 583 325,767 21

Number and amount of withdrawals, . . . . . 4,991 522,287 71

Number of accounts opened the previous year, . . . . . 1,286

Number of accounts closed the previous year, . . . . . 1,022

Amount of expenses of the corporation during previous year, . . . . . 13,979 12

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: March 11.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . .	\$225,000	\$254,531 25	\$236,828 12
“ “ 4s, . . . .	20,000	23,900 00	18,193 75
	\$245,000	\$278,431 25	\$255,021 87

## BANK STOCK.

Continental Nat'l Bank, Boston, .	\$23,500	\$27,718 12	\$22,237 75
Revere Nat'l Bank, Boston, . .	19,900	22,885 00	20,114 38
Atlas Nat'l Bank, Boston, . .	5,500	6,771 87	5,520 00
Second Nat'l Bank, Boston, . .	5,500	8,421 87	5,602 95
North Nat'l Bank, Boston, . .	14,600	18,815 75	14,067 00
Webster Nat'l Bank, Boston, . .	3,100	3,359 62	2,905 75
New England Nat'l Bank, Boston, .	4,000	5,400 00	4,170 00
Third Nat'l Bank, Springfield, .	5,000	8,000 00	5,000 00
	\$81,100	\$101,372 23	\$79,617 83



## THE FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated 1834. Number of corporators, 21.

SAMUEL O. LAMB, *President*.WM. H. ALLEN, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$2,819,565 34	Public funds, . . . . .	\$1,048,900 00
Earnings undivided, . . . . .	26,387 46	Bank stock, . . . . .	67,400 00
Guaranty fund, . . . . .	35,025 00	Loans on bank stock, . . . . .	44,000 00
		Railroad bonds, . . . . .	182,500 00
		Real estate by foreclosure, . . . . .	8,288 02
		Loans on real estate, . . . . .	632,515 89
		Loans on personal security, . . . . .	654,265 06
		Loans to counties, cities, or towns, . . . . .	162,441 00
		Deposit in banks on interest, . . . . .	69,682 16
		Expense account, . . . . .	2,040 91
		Premium account, . . . . .	4,000 00
		Interest unpaid, . . . . .	700 00
		Cash on hand, . . . . .	4,244 76
	\$2,880,977 80		\$2,880,977 80

On 62 shares First National Bank, Northampton, . . . . .	\$5,500 00
On 10 shares City National Bank, Worcester, . . . . .	800 00
On 10 shares Crocker National Bank, Turner's Falls, . . . . .	1,000 00
On 21 shares City National Bank, Worcester, . . . . .	} 4,900 00
On 28 shares Ware National Bank, Ware, . . . . .	
On 5 shares Shelburne Falls National Bank, . . . . .	500 00
On 68 shares Franklin County National Bank, Greenfield, . . . . .	5,900 00
On 24 shares First National Bank, Greenfield, . . . . .	2,700 00
On 10 shares Packard National Bank, Greenfield, . . . . .	700 00
On 70 shares Railroad National Bank, Lowell, . . . . .	7,000 00
On 50 shares Railroad National Bank, Lowell, . . . . .	} 10,000 00
On 50 shares National Bank of Redemption, Boston, . . . . .	
On 50 shares North National Bank, Boston, . . . . .	5,000 00

Amount of real estate held by foreclosure, . . . . .	\$8,288 02
Assessed value of the same, . . . . .	8,885 00
Amount of income received from the same, . . . . .	699 29
Amount of municipal tax on real estate, . . . . .	37 37

## Cash on Deposit in Banks, amount in each:—

National Hide and Leather Bank of Boston, . . . . .	\$15,020 27
Packard National Bank of Greenfield, . . . . .	15,251 88
First National Bank of Greenfield, . . . . .	39,410 01

Whole amount of interest or profits received, . . . . .	\$150,237 15
Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2 per cent., { 54,728 39 } 2 per cent., { 54,851 26

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.

The total amount of loans, with each specified rate of interest: \$206,441,  
 $4\frac{1}{2}$  per cent.; \$50,000,  $4\frac{3}{4}$  per cent.; \$1,211,780.95, 5 per cent.; \$25,000,  
 $5\frac{1}{4}$  per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	488	
Aggregate amount of the same, . . . . .	\$433,663	19
Amount of investments from which no income is received, . . . . .	499	83
Number of open accounts, . . . . .	6,918	
Number and amount of deposits received for previous year, . . . . .	3,306	316,319 02
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	309	171,739 52
Number and amount of withdrawals, . . . . .	2,917	385,767 33
Number of accounts opened the previous year, . . . . .	731	
Number of accounts closed the previous year, . . . . .	678	
Amount of expenses of the corporation during previous year, . . . . .	4,866	40
Amount of treasurer's bond, . . . . .	50,000	00
Date of examination by commissioner: September 4.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$60,000	\$67,800 00	\$60,000 00
City and town bonds:—			
City of Boston, . . . . .	72,000	89,291 00	72,000 00
of Somerville, . . . . .	35,000	36,939 00	35,000 00
of Lowell, . . . . .	46,000	52,440 00	46,000 00
of Providence, R. I., . . . . .	125,000	158,916 00	125,000 00
of Cambridge, . . . . .	75,000	85,490 00	75,000 00
of Nashua, N.H., . . . . .	75,000	96,750 00	75,000 00
of Lynn, . . . . .	10,000	12,400 00	10,000 00
of Portland, Me., . . . . .	5,000	5,575 00	5,000 00
of Worcester, . . . . .	18,000	21,135 00	18,000 00
of Fall River, . . . . .	70,000	78,085 00	70,000 00
of Fitchburg, . . . . .	13,000	15,210 00	13,000 00
of Springfield, . . . . .	34,000	46,695 00	34,000 00
of Lawrence, . . . . .	30,000	38,600 00	30,000 00
of Holyoke, . . . . .	50,000	61,612 00	50,000 00
of Taunton, . . . . .	1,000	1,240 00	1,000 00
of Brockton, . . . . .	28,000	32,898 00	28,000 00
Town of Brookline, . . . . .	101,400	120,422 00	101,400 00
of Stockbridge, . . . . .	3,000	3,105 00	3,000 00
of Amherst, . . . . .	50,000	59,167 00	50,000 00
of Adams, . . . . .	25,000	30,000 00	25,000 00
of Greenfield, . . . . .	12,500	13,229 00	12,500 00
of Everett, . . . . .	25,000	29,500 00	25,000 00
of Malden, . . . . .	60,000	72,400 00	60,000 00
of Gill, . . . . .	10,000	10,667 00	10,000 00
of Chicopee Falls, . . . . .	15,000	15,300 00	15,000 00
	\$1,048,900	\$1,254,866 00	\$1,048,900 00

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Faneuil Hall Nat'l Bank, Boston, .	\$500	\$651 00	\$500 00
Commerce Nat'l Bank, Boston, .	15,300	18,245 00	15,300 00
First Nat'l Bank, Northampton, .	4,900	6,125 00	4,900 00
First Nat'l Bank, Greenfield, .	9,800	17,640 00	9,800 00
North America Nat'l Bank, Boston, .	8,700	9,657 00	8,700 00
Revere Nat'l Bank, Boston, .	12,500	14,250 00	12,500 00
Traders' Nat'l Bank, Boston, .	1,500	1,391 00	1,500 00
Webster Nat'l Bank, Boston, .	10,200	11,054 00	10,200 00
Pittsfield Nat'l Bank, Pittsfield, .	3,000	4,680 00	3,000 00
Adams Nat'l Bank, North Adams, .	1,000	1,450 00	1,000 00
	\$67,400	\$85,143 00	\$67,400 00

## RAILROAD BONDS.

Vermont and Massachusetts R.R. 7s,	\$50,000	\$68,167 00	\$50,000 00
Boston and Albany Railroad 7s, .	25,000	31,562 00	25,000 00
Eastern Railroad 6s, . . . .	57,500	63,537 00	57,500 00
Connecticut River Railroad 5s, .	50,000	50,000 00	50,000 00
	\$182,500	\$213,266 00	\$182,500 00

## GARDNER SAVINGS BANK — GARDNER.

Incorporated 1868. Number of corporators, 81.

JOHN EDGELL, *President*.JOHN D. EDGELL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$732,495 59	Public funds, . . . . .	\$2,850 00
Earnings undivided, . . . . .	1,453 37	Bank stock, . . . . .	105,972 50
Guaranty fund, . . . . .	12,150 71	Loans on bank stock, . . . . .	11,100 00
Interest, . . . . .	5,747 13	Railroad bonds, . . . . .	25,600 00
		Real estate by foreclosure, . . . . .	1,852 18
		Loans on real estate, . . . . .	336,041 59
		Loans on personal security, . . . . .	135,939 36
		Loans to counties, cities, or towns, . . . . .	113,180 00
		Deposit in bank on interest, . . . . .	3,300 00
		Expense account, . . . . .	243 61
		Cash in bank, . . . . .	15,767 56
	\$751,846 80		\$751,846 80

## Loans on Bank Stock :—

On 111 shares First National Bank, Gardner, . . . . . \$11,100 00

Amount of real estate held by foreclosure, . . . . . \$1,852 18

Assessed value of the same, . . . . . 1,400 00

Amount of income received from the same, . . . . . 40 00

Amount of municipal tax on real estate, . . . . . 32 56

## Cash on Deposit in Banks, amount in each :—

Pacific National Bank, Boston, . . . . . \$3,300 00

First National Bank, Gardner, . . . . . 15,767 56

Whole amount of interest or profits received or earned, . . . . . \$38,830 06

Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2 per cent., {	12,941 37
year, . . . . .		

	} 2 per cent., {	13,594 36

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$6,750, 3½ per cent.; \$80,000, 4 per cent.; \$26,520, 4½ per cent.; \$31,660, 5 per cent.; \$87,357.41, 5½ per cent.; \$363,973.54, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 462

Aggregate amount of the same, . . . . . 320,682 93

Amount of investments from which no income is received, . . . . . 900 00

Number of open accounts, . . . . . 2,386

Number and amount of deposits received for previous year, . . . . . 6,098 168,468 87

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	125	59,496 01
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Number and amount of withdrawals, . . . . .	885	113,689 19
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Number of accounts opened the previous year, . . . . .	367
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Number of accounts closed the previous year, . . . . .	291
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Amount of expenses of the corporation during previous year, . . . . .	1,710 00
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Amount of treasurer's bond, . . . . .	15,000 00
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Date of examination by commissioner: July 20.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$1,100	\$1,309 00	\$1,100 00
“ “ 4½s, . . . . .	750	847 50	750 00
City bond:—			
City of Bath, Me, municipal 6s, .	1,000	1,050 00	1,000 00
	\$2,850	\$3,206 50	\$2,850 00

## BANK STOCK.

Mechanics' Nat'l Bank, Worcester, .	\$5,000	\$6,000 00	\$5,000 00
Citizens' Nat'l Bank, Worcester, .	2,000	2,400 00	2,000 00
First Nat'l Bank, Gardner, . . .	6,700	8,710 00	6,700 00
Orange Nat'l Bank, Orange, . . .	10,000	12,000 00	10,000 00
Crocker Nat'l Bank, Turner's Falls,	10,000	12,000 00	10,000 00
Rollstone Nat'l Bank, Fitchburg, .	2,900	4,640 00	3,972 50
Metropolitan Nat'l Bank, Boston, .	400	480 00	400 00
Central Nat'l Bank, Boston, . . .	1,000	742 50	2,000 00
Howard Nat'l Bank, Boston, . . .	2,500	3,050 00	2,500 00
Boston Nat'l Bank, Boston, . . .	12,500	14,750 00	12,500 00
Continental Nat'l Bank, Boston, .	1,500	1,770 00	1,500 00
Merchandise Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
State Nat'l Bank, Boston, . . . .	5,000	6,150 00	5,000 00
New England Nat'l Bank, Boston, .	500	675 00	500 00
Mechanics' Nat'l Bank, Boston, . .	1,500	1,950 00	1,500 00
Merchants' Nat'l Bank, Boston, . .	2,000	2,800 00	2,000 00
Blackstone Nat'l Bank, Boston, . .	5,000	5,400 00	5,000 00
Everett Nat'l Bank, Boston, . . . .	500	565 00	500 00
Eliot Nat'l Bank, Boston, . . . . .	5,000	5,950 00	5,000 00
Shoe and Leather Nat'l Bank, Boston,	2,500	2,625 00	2,500 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,500 00	5,000 00
Eagle Nat'l Bank, Boston, . . . . .	1,100	1,309 00	1,100 00
Exchange Nat'l Bank, Boston, . . .	1,600	2,080 00	1,600 00
Republic Nat'l Bank, Boston, . . .	5,000	6,200 00	5,000 00
Commonwealth Nat'l Bank, Boston,	5,000	5,550 00	5,000 00
First Nat'l Bank, Ashburnham, . .	2,000	2,100 00	2,000 00
Miller's River Nat'l Bank, Athol, .	1,800	3,150 00	2,700 00
	\$103,000	\$123,546 50	\$105,972 50

## RAILROAD BONDS.

Boston and Albany Railroad 7s, . .	\$8,000	\$9,920 00	\$8,000 00
Boston and Maine Railroad 7s, . . .	5,000	6,150 00	5,000 00
Vermont and Massachusetts R.R. 6s,	1,600	1,696 00	1,600 00
Boston and Lowell Railroad 5s, . . .	10,000	10,300 00	10,000 00
Boston, Rev. Beach and Lynn R.R. 6s,	1,000	1,150 00	1,000 00
	\$25,600	\$29,216 00	\$25,600 00



## GEORGETOWN SAVINGS BANK—GEORGETOWN.

Incorporated 1868. Number of corporators, 63.

JEREMIAH P. JONES, *President*.ORLANDO B. TENNEY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$205,105 95	Public funds, . . . .	\$19,000 00
Earnings undivided, . .	1,557 19	Bank stock, . . . .	16,300 00
Guaranty fund, . .	3,700 00	Real estate by foreclosure, . .	7,791 83
		Loans on real estate, . .	135,360 93
		Loans on personal security, . .	22,484 00
		Deposit in banks on interest, . .	8,018 15
		Interest due, . . . .	1,112 47
		Cash on hand, . . . .	295 76
	\$210,363 14		\$210,363 14

Amount of real estate held by foreclosure, . . . . .	\$7,791 83
Assessed value of the same, . . . . .	7,300 00
Amount of income received from the same, . . . . .	781 08
Amount of municipal tax on real estate, . . . . .	90 32

Cash on Deposit in Banks, amount in each :—

Blackstone National Bank, Boston, . . . . .	\$8,018 15
Georgetown National Bank, Georgetown, . . . . .	260 92

Whole amount of interest or profits received or earned, . . . . .	\$13,022 94
Rate and amount of each semi-annual dividend for previous year, . . . . .	2½ per cent., { 4,826 78
	2½ per cent., { 4,791 23

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$10,000, 5 per cent.; \$65,965, 6 per cent.; \$5,050, 6½ per cent.; \$54,345.92, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	179
Aggregate amount of the same, . . . . .	122,024 92
Number of open accounts, . . . . .	699
Number and amount of deposits received for previous year, . . . . .	412 34,050 37
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	28 15,293 76
Number and amount of withdrawals, . . . . .	388 37,399 18
Number of accounts opened the previous year, . . . . .	102
Number of accounts closed the previous year, . . . . .	82
Amount of expenses of the corporation during previous year, . . . . .	389 08
Amount of treasurer's bond, . . . . .	10,000 00
Date of examination by commissioner: June 13.	

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Bath, Me., 6s, . . .	\$2,500	\$2,600 00	\$2,500 00
of Bangor, Me., 6s, . . .	2,000	2,200 00	2,000 00
of Bangor, Me., 7s, . . .	2,000	2,300 00	2,000 00
of Belfast, Me., 6s, . . .	6,000	6,120 00	6,000 00
of Portland, Me., 6s, . . .	1,500	1,575 00	1,500 00
of Rockland, Me., . . .	3,000	3,060 00	3,000 00
Town of Melrose 7s, . . .	2,000	2,450 00	2,000 00
	\$19,000	\$20,305 00	\$19,000 00

## BANK STOCK.

Georgetown Nat'l B'k, Georgetown,	\$8,000	\$8,000 00	\$8,000 00
Market Nat'l Bank, Boston, . . .	1,000	1,000 00	1,000 00
Columbian Nat'l Bank, Boston, . .	1,300	1,755 00	1,300 00
Manufacturers' Nat'l Bank, Boston, .	3,000	3,100 00	3,000 00
State Nat'l Bank, Boston, . . .	3,000	3,600 00	3,000 00
	\$16,300	\$17,455 00	\$16,300 00

## GRAFTON SAVINGS BANK—GRAFTON.

Incorporated March 13, 1869. Number of corporators, 50.

GEORGE K. NICHOLS, *President*.HENRY F. WING, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$171,922 36	Public funds, . . . . .	\$20,834 37
Earnings undivided, . . . . .	11,609 02	Bank stock, . . . . .	37,410 99
Guaranty fund, . . . . .	2,400 00	Loans on real estate, . . . . .	51,095 00
		Loans on personal security, . . . . .	38,646 67
		Loans to counties, cities, or towns, . . . . .	28,000 00
		Cash in bank, . . . . .	9,944 35
	<hr/> \$185,931 38		<hr/> \$185,931 38

## Cash on Deposit in Bank:—

Grafton National Bank, . . . . . \$9,944 35

Whole amount of interest or profits received or earned, . . . . . \$10,212 46

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent.,	3,224 60
	2 per cent.,	3,280 00

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$7,339, 4 per cent.; \$12,000,  $4\frac{1}{2}$  per cent.; \$22,002.67, 5 per cent.; \$42,805, 6 per cent.; \$33,595,  $6\frac{1}{2}$  per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 60

Aggregate amount of the same, . . . . . 74,528 37

Number of open accounts, . . . . . 568

Number and amount of deposits received for previous year, . . . . . 29,946 28

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 15,846 14

Number and amount of withdrawals, . . . . . 24,095 42

Number of accounts opened the previous year, . . . . . 58

Number of accounts closed the previous year, . . . . . 51

Amount of expenses of the corporation during previous year, . . . . . 100 00

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: June 12.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States $4\frac{1}{2}$ s, . . . . .	\$15,000	\$16,968 75	\$15,634 37
“ “ 5s, $3\frac{1}{2}$ s, continued, . . .	5,000	5,100 00	5,200 00
	<u>\$20,000</u>	<u>\$22,068 75</u>	<u>\$20,834 37</u>

## BANK STOCK.

Redemption Nat'l Bank, Boston, . . .	\$3,000	\$4,050 00	\$4,187 75
Revere Nat'l Bank, Boston, . . . . .	3,000	3,450 00	3,814 00
State Nat'l Bank, Boston, . . . . .	2,000	2,460 00	2,040 00
Shawmut Nat'l Bank, Boston, . . . . .	1,000	1,150 00	1,222 75
Webster Nat'l Bank, Boston, . . . . .	1,300	1,417 00	1,476 12
Howard Nat'l Bank, Boston, . . . . .	1,500	1,830 00	1,744 50
North Nat'l Bank, Boston, . . . . .	1,000	1,290 00	1,206 25
Market Nat'l Bank, Boston, . . . . .	3,800	3,914 00	4,276 00
Traders' Nat'l Bank, Boston, . . . . .	1,600	1,600 00	1,885 50
Massachusetts Nat'l Bank, Boston, . . .	500	560 00	677 12
City Nat'l Bank, Boston, . . . . .	300	357 00	363 25
North America Nat'l Bank, Boston, . . .	2,800	3,108 00	3,200 25
Eliot Nat'l Bank, Boston, . . . . .	1,000	1,200 00	1,230 00
Manufacturers' Nat'l Bank, Boston, . . .	500	525 00	550 00
Fourth Nat'l Bank, Boston, . . . . .	500	550 00	500 00
Spencer Nat'l Bank, Spencer, . . . . .	1,000	1,100 00	1,000 00
First Nat'l Bank, Grafton, . . . . .	1,300	1,695 00	1,462 50
Grafton Nat'l Bank, Grafton, . . . . .	6,300	7,245 00	6,575 00
	<u>\$32,400</u>	<u>\$37,501 00</u>	<u>\$37,410 99</u>

## GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated February 23, 1869. Number of corporators, 56.

EGBERT HOLLISTER, *President*.CHARLES J. TAYLOR, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$230,047 33	Public funds, . . . . .	\$1,000 00
Earnings undivided, . . . . .	17,162 48	Bank stock, . . . . .	74,508 53
Guaranty fund, . . . . .	3,747 05	Loans on bank stock, . . . . .	1,288 13
		Loans on real estate, . . . . .	112,529 11
		Loans on personal security, . . . . .	46,254 16
		Deposit in banks on interest, . . . . .	6,906 81
		Expense account, . . . . .	443 87
		Cash on hand and in bank, . . . . .	8,026 25
	\$250,956 86		\$250,956 86

## Loans on Bank Stock, amount on each : —

On 10 shares Mahaiwe National Bank, . . . . .	\$788 13
On 15 shares National Exchange Bank, Hartford, Ct., . . . . .	500 00

## Cash on Deposit in Banks, amount in each : —

Mahaiwe National Bank, . . . . .	\$7,580 53
National Bank of Redemption, . . . . .	6,906 81

Whole amount of interest or profits received or earned, . . . . .	\$12,743 66
Rate and amount of each semi-annual dividend for previous year . . . . .	2 per cent., { 3,947 15
	2 per cent., { 4,029 70

Times for the dividends fixed by the by-laws : January and July.

The total amount of loans, with each specified rate of interest : \$145,120.93, 6 per cent. ; \$14,940.47, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 131

Aggregate amount of the same, . . . . . 93,971 40

Amount of investments from which no income is received, . . . . . 628 68

Number of open accounts, . . . . . 1,220

Number and amount of deposits received for previous year, . . . . . 2,933 74,939 80

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 57 28,612 48

Number and amount of withdrawals, . . . . . 606 52,100 54

Number of accounts opened the previous year, . . . . . 262

Number of accounts closed the previous year, . . . . . 178

Amount of expenses of the corporation during previous year, . . . . . 1,543 21

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner : August 1.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$1,000	\$1,130 00	\$1,000 00

## BANK STOCK.

Mahaiwe N'l Bank, Gt. Barrington,	\$3,800	\$4,940 00	\$5,445 20
Lee Nat'l Bank, Lee, . . . . .	5,110	6,205 00	6,152 00
Pittsfield Nat'l Bank, Pittsfield, . . . . .	300	405 00	405 00
First Nat'l Bank, Adams, . . . . .	1,000	1,300 00	1,280 00
Housatonic Nat'l Bank, Stockbridge, . . . . .	300	450 00	450 00
Faneuil Hall Nat'l Bank, Boston, . . . . .	1,000	1,300 00	1,500 00
Suffolk Nat'l Bank, Boston, . . . . .	1,300	1,560 00	1,703 00
Redemption Nat'l Bank, Boston, . . . . .	15,900	20,670 00	23,104 13
North America Nat'l Bank, Boston, . . . . .	4,200	4,746 00	4,835 25
Hamilton Nat'l Bank, Boston, . . . . .	1,900	2,280 00	2,227 75
Atlantic Nat'l Bank, Boston, . . . . .	1,000	1,500 00	1,345 00
New England Nat'l Bank, Boston, . . . . .	7,600	11,020 00	11,400 00
Shoe and Leather Nat'l B'k, Boston, . . . . .	6,600	7,392 00	9,248 50
Union Nat'l Bank, Boston, . . . . .	1,400	1,960 00	2,020 20
Merchants' Nat'l Bank, Boston, . . . . .	2,500	3,625 00	3,392 50
	\$53,910	\$69,353 00	\$74,508 53

## GREENFIELD SAVINGS BANK—GREENFIELD.

Incorporated 1869. Number of corporators, 17.

JOHN SANDERSON, *President*.ALBERT M. GLEASON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$986,296 90	Public funds . . . . .	\$141,000 00
Earnings undivided, . . . . .	579 70	Bank stock, . . . . .	104,800 00
Guaranty fund, . . . . .	11,475 00	Loans on bank stock, . . . . .	11,900 00
		Railroad bonds, . . . . .	20,500 00
		Real estate by foreclosure, . . . . .	8,932 23
		Loans on real estate, . . . . .	415,011 20
		Loans on personal security, . . . . .	121,423 05
		Loans to counties, cities, or towns, . . . . .	11,480 00
		Deposit in banks on interest, . . . . .	113,638 04
		Expense account, . . . . .	615 12
		Premiums paid, . . . . .	42,981 06
		Furniture and fixtures, . . . . .	2,178 43
		Interest due, . . . . .	382 50
		Loans on bank books, . . . . .	3,325 00
		Cash on hand, . . . . .	184 97
	\$998,351 60		\$998,351 60

## Loans on Bank Stock, amount on each :—

On 84 shares Franklin County National Bank, Greenfield, . . . . .	\$6,700 00
On 6 shares First National Bank, Greenfield, . . . . .	600 00
On 25 shares Conway National Bank, Conway, . . . . .	2,500 00
On 11 shares Crocker National Bank, Turner's Falls, . . . . .	1,100 00
On 10 shares Adams National Bank, No. Adams, . . . . .	1,000 00

Amount of real estate held by foreclosure, . . . . .	\$8,932 23
Assessed value of the same, . . . . .	5,000 00
Amount of income received from the same, . . . . .	376 00
Amount of municipal tax on real estate, . . . . .	60 00

## Cash on Deposit in Banks, amount in each :—

Agawam National Bank, Springfield, . . . . .	\$25,000 00
Packard National Bank, Greenfield, . . . . .	18,223 34
Hampshire County National Bank, Northampton, . . . . .	15,000 00
People's National Bank, Brattleborough, . . . . .	10,000 00
Crocker National Bank, Turner's Falls, . . . . .	10,000 00
Holyoke National Bank, Holyoke, . . . . .	10,000 00
Citizens' National Bank, Holyoke, . . . . .	15,000 00
Miller's River National Bank, Athol, . . . . .	5,000 00
Athol National Bank, Athol, . . . . .	5,000 00
International Trust Company, Boston, . . . . .	414 70

Whole amount of interest or profits received or earned, . . . . .	\$51,353 45
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div> <math>1\frac{1}{2}</math> per cent., </div> <div> 16,108 95 </div> </div> <div> <div> 2 per cent., </div> <div> 18,374 48 </div> </div>

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $5\frac{19}{100}$ .

The total amount of loans, with each specified rate of interest: \$5,000, 4 per cent.; \$153,250, 4½ per cent.; \$510,889.25, 5 per cent.; \$4,000, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	341	
Aggregate amount of the same, . . . . .	\$288,760	25
Number of open accounts, . . . . .	2,523	
Number and amount of deposits received for previous year, . . . . .	1,478	188,554 71
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	182	116,049 43
Number and amount of withdrawals, . . . . .	1,291	182,681 14
Number of accounts opened the previous year, . . . . .	445	
Number of accounts closed the previous year, . . . . .	219	
Amount of expenses of the corporation during previous year, . . . . .		2,689 17
Amount of treasurer's bond, . . . . .		25,000 00
Date of examination by commissioner: October 31.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Burlington, Vt., . . . . .	\$25,000	\$26,250 00	\$25,000 00
of Springfield, . . . . .	8,000	9,437 50	8,000 00
of Chicago, Ill., . . . . .	3,000	3,367 50	3,000 00
Town of Rutland, Vt., . . . . .	40,000	42,000 00	40,000 00
of Pittsfield, . . . . .	65,000	67,600 00	65,000 00
	\$141,000	\$148,655 00	\$141,000 00

## BANK STOCK.

Market Nat'l Bank, Boston, . . . . .	\$1,800	\$1,800 00	\$1,800 00
Redemption Nat'l Bank, Boston, . . . . .	5,200	6,812 00	5,200 00
Eliot Nat'l Bank, Boston, . . . . .	4,200	5,000 00	4,200 00
Merchants' Nat'l Bank, Boston, . . . . .	3,300	4,686 00	3,300 00
Hamilton Nat'l Bank, Boston, . . . . .	3,500	4,130 00	3,500 00
Revere Nat'l Bank, Boston, . . . . .	4,800	5,472 00	4,800 00
City Nat'l Bank, Boston, . . . . .	600	720 00	600 00
Second Nat'l Bank, Boston, . . . . .	1,000	1,520 00	1,000 00
Washington Nat'l Bank, Boston, . . . . .	300	408 00	300 00
Metropolitan Nat'l Bank, Boston, . . . . .	2,000	2,440 00	2,000 00
Hide and Leather Nat'l B'k, Boston, . . . . .	1,300	1,430 00	1,300 00
Chicopee Nat'l Bank, Springfield, . . . . .	300	480 00	300 00
Agawam Nat'l Bank, Springfield, . . . . .	5,000	6,600 00	5,000 00
City Nat'l Bank, Springfield, . . . . .	4,500	5,400 00	4,500 00
Third Nat'l Bank, Springfield, . . . . .	11,000	20,350 00	11,000 00
First Nat'l Bank, Springfield, . . . . .	5,000	7,500 00	5,000 00
Holyoke Nat'l Bank, Holyoke, . . . . .	13,800	16,800 00	13,800 00
Hadley Falls Nat'l Bank, Holyoke, . . . . .	1,400	2,380 00	1,400 00
First Nat'l Bank, Westfield, . . . . .	5,000	7,000 00	5,000 00
Orange Nat'l Bank, Orange, . . . . .	5,000	5,750 00	5,000 00
Athol Nat'l Bank, Athol, . . . . .	3,700	4,000 00	3,700 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Palmer Nat'l Bank, Palmer, . . .	\$10,000	\$13,000 00	\$10,000 00
First Nat'l Bank, Chicopee, . . .	1,200	1,920 00	1,200 00
Franklin Co. Nat'l Bank, Greenfield,	3,500	3,675 00	3,500 00
First Nat'l Bank, Greenfield, . . .	3,400	6,528 00	3,400 00
Conway Nat'l Bank, Conway, . . .	4,000	5,000 00	4,000 00
	\$104,800	\$140,801 00	\$104,800 00

## RAILROAD BONDS.

Eastern Railroad, . . . . .	\$10,500	\$11,550 00	\$10,500 00
Newport and Richford Railroad, .	10,000	10,500 00	10,000 00
	\$20,500	\$22,050 00	\$20,500 00

## GROVELAND SAVINGS BANK—GROVELAND.

Incorporated 1869. Number of corporators, 31.

MOSES FOSTER, *President*.NATHANIEL H. GRIFFITH, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$41,667 67	Public funds, . . . .	\$2,500 00
Earnings undivided, . . . .	726 38	Bank stock, . . . .	3,820 00
Guaranty fund, . . . .	700 00	Railroad bonds, . . . .	4,780 00
		Real estate by foreclosure, . . . .	300 00
		Loans on real estate, . . . .	22,327 00
		Loans on personal security, . . . .	1,710 00
		Deposit in bank on interest, . . . .	5,000 00
		Cash on hand, . . . .	2,657 05
	\$43,094 05		\$43,094 05

Amount of real estate held by foreclosure, . . . . .	\$300 00
Assessed value of the same, . . . . .	360 00
Amount of municipal tax on real estate, . . . . .	6 12

Cash on Deposit in Bank:—

First National Bank, Merrimac, . . . . .	\$5,000 00
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Whole amount of interest or profits received or earned, . . . . .	\$2,253 38
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	758 16
year, . . . . . } 2 per cent., {	804 01

Times for the dividends fixed by the by-laws: April and October.

The total amount of loans, with each specified rate of interest: \$5,000,  
4 per cent.; \$1,400, 6 per cent.; \$10,970, 7 per cent.; \$11,667, 7 $\frac{3}{10}$  per  
cent.

Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 47

Aggregate amount of the same, . . . . .	24,037 00
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Amount of investments from which no income is received, . . . . .	300 00
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Number of open accounts, . . . . .	179
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Number and amount of deposits received for previous year, . . . . .	4,623 50
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	3 1,450 00
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Number and amount of withdrawals, . . . . .	60 3,796 83
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Number of accounts opened the previous year, . . . . .	13
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Number of accounts closed the previous year, . . . . .	14
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Amount of expenses of the corporation during previous year, . . . . .	57 95
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Amount of treasurer's bond, . . . . .	5,000 00
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Date of examination by commissioner: June 12.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . .	\$2,500	\$3,000 00	\$2,500 00

## BANK STOCK.

First Ward Nat'l Bank, Boston, .	\$600	\$700 00	\$600 00
Fourth Nat'l Bank, Boston, . .	500	550 00	490 00
Manufacturers' Nat'l Bank, Boston, .	1,500	1,650 00	1,570 00
Mechanicks' N'l B'k, Newburyport,	900	1,100 00	1,035 00
Merchants' N'l Bank, Newburyport,	100	125 00	125 00
	<u>\$3,600</u>	<u>\$4,125 00</u>	<u>\$3,820 00</u>

## RAILROAD BONDS.

Boston and Maine Railroad, . . .	\$3,000	\$3,750 00	\$3,750 00
Fitchburg Railroad, . . . . .	1,000	1,125 00	1,030 00
	<u>\$4,000</u>	<u>\$4,875 00</u>	<u>\$4,780 00</u>

## HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated 1852. Number of corporators, 48.

ELIPHALET TRASK, *President*.PETER S. BAILEY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,672,512 26	Public funds, . . . . .	\$268,158 00
Earnings undivided, . . . . .	8,884 50	Loans on public funds, . . . . .	22,000 00
Guaranty fund, . . . . .	26,000 00	Bank stock, . . . . .	273,529 00
		Loans on bank stock, . . . . .	16,775 00
		Loans on railroad stock, . . . . .	1,500 00
		Real estate by foreclosure, . . . . .	180,926 19
		Loans on real estate, . . . . .	776,430 00
		Loans on personal security, . . . . .	152,334 69
		Deposit in banks on interest, . . . . .	8,000 00
		Expense account, . . . . .	1,514 51
		Loans on bank books, . . . . .	200 00
		Cash on hand and in bank, . . . . .	6,029 37
	\$1,707,396 76		\$1,707,396 76

## Loans on Public Funds, amount on each :—

On \$20,000 United States 4½s, . . . . .	\$20,000 00
On \$2,000 United States 4s, . . . . .	2,000 00

## Loans on Bank Stock, amount on each :—

On 25 shares City National Bank, Springfield, . . . . .	\$2,275 00
On 95 shares Agawam National Bank, . . . . .	8,300 00
On 25 shares Third National Bank, . . . . .	2,000 00
On 20 shares John Hancock National Bank, . . . . .	1,200 00
On 51 shares Chapin National Bank, . . . . .	3,000 00

Amount of real estate held by foreclosure, . . . . .	\$180,926 19
Assessed value of the same, . . . . .	128,700 00
Amount of income received from the same, . . . . .	9,200 00
Amount of municipal tax on real estate, . . . . .	1,627 00

## Cash on Deposit in Banks, amount in each :—

Holyoke National Bank, Springfield, . . . . .	\$6,000 00
Agawam National Bank, Springfield, . . . . .	2,500 00
Maverick National Bank, Boston, . . . . .	2,000 00

Whole amount of interest or profits received or earned, . . . . .	\$79,056 93
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	31,823 14
year, . . . . . } 2 per cent., {	32,117 46

Times for the dividends fixed by the by-laws: February 15 and August 15.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.

The total amount of loans, with each specified rate of interest: \$20,000, 4 per cent.; \$927,039, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 212

Aggregate amount of the same, . . . . . 286,414 00

Amount of investments from which no income is received, . . . . . 13,500 00

Number of open accounts, . . . . . 3,504

Number and amount of deposits received for previous year, . . . . .	\$2,677	\$364,429 28
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	274	166,143 00
Number and amount of withdrawals, . . . . .	2,223	338,711 56
Number of accounts opened the previous year, . . . . .	679	
Number of accounts closed the previous year, . . . . .	676	
Amount of expenses of the corporation during previous year, . . . . .		6,250 00
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: September 27.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$250,000	\$298,750 00	\$268,158 00

## BANK STOCK.

First Nat'l Bank, Chicopee, . . . . .	\$4,000	\$6,400 00	\$5,030 00
First Nat'l Bank, Boston, . . . . .	2,800	5,656 00	2,800 00
Hide and Leather Nat'l B'k, Boston, . . . . .	7,500	8,325 00	7,500 00
Hadley Falls Nat'l Bank, Holyoke, . . . . .	4,000	6,000 00	4,732 00
Merchants' Nat'l Bank, Boston, . . . . .	23,000	32,200 00	27,210 00
Monson Nat'l Bank, Monson, . . . . .	2,000	3,000 00	2,200 00
Commerce Nat'l Bank, Boston, . . . . .	7,500	8,925 00	10,865 00
Third Nat'l Bank, Springfield, . . . . .	7,400	12,950 00	11,560 00
Revere Nat'l Bank, Boston, . . . . .	7,500	8,550 00	7,500 00
Webster Nat'l Bank, Boston, . . . . .	4,000	4,320 00	4,292 00
Ware Nat'l Bank, Ware, . . . . .	7,500	9,750 00	10,050 00
Holyoke Nat'l Bank, Holyoke, . . . . .	15,000	18,000 00	15,000 00
Hampshire Co. N'l B'k, Northampt'n, . . . . .	4,100	4,920 00	4,100 00
Pynchon Nat'l Bank, Springfield, . . . . .	6,500	11,375 00	10,985 00
First Nat'l Bank, Northampton, . . . . .	3,000	4,200 00	3,000 00
Wachusett Nat'l Bank, Fitchburg, . . . . .	5,000	9,100 00	5,000 00
First Nat'l Bank, Springfield, . . . . .	5,000	7,500 00	6,525 00
Chapin Nat'l Bank, Springfield, . . . . .	23,000	28,750 00	24,700 00
Republic Nat'l Bank, Boston, . . . . .	5,000	6,250 00	6,300 00
Suffolk Nat'l Bank, Boston, . . . . .	3,700	4,366 00	4,500 00
Continental Nat'l Bank, Boston, . . . . .	5,000	5,900 00	5,300 00
Redemption Nat'l Bank, Boston, . . . . .	5,000	6,550 00	6,700 00
Freeman's Nat'l Bank, Boston, . . . . .	5,000	5,800 00	5,900 00
State Nat'l Bank, Boston, . . . . .	5,000	6,150 00	5,900 00
North America Nat'l Bank, Boston, . . . . .	5,000	5,500 00	5,700 00
Eliot Nat'l Bank, Boston, . . . . .	5,000	5,950 00	6,100 00
Shawmut Nat'l Bank, Boston, . . . . .	6,300	6,930 00	7,600 00
Agawam Nat'l Bank, Springfield, . . . . .	50,000	65,000 00	56,480 00
	\$233,800	\$308,317 00	\$273,529 00

## HAMPSHIRE SAVINGS BANK — NORTHAMPTON.

Incorporated 1869. Number of corporators, 28.

LUTHER BODMAN, *President.*LEWIS WARNER, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$593,877 62	Bank stock, . . . . .	\$195,189 42
Earnings undivided, . . . . .	6,237 71	Loans on bank stock, . . . . .	1,900 00
Guaranty fund, . . . . .	7,875 00	Real estate by foreclosure, . . . . .	4,600 00
		Loans on real estate, . . . . .	238,052 05
		Loans on personal security, . . . . .	63,531 64
		Loans to counties, cities, or towns, . . . . .	2,000 00
		Deposit in bank on interest, . . . . .	101,331 08
		Expense account, . . . . .	1,386 14
	\$607,990 33		\$607,990 33

## Loan on Bank Stock:—

On 44 shares Hampshire County National Bank, Northampton, . . . . \$1,900 00

Amount of real estate held by foreclosure, . . . . . \$4,600 00

Assessed value of the same, . . . . . 3,000 00

Amount of income received from the same, . . . . . 264 00

Amount of municipal tax on real estate, . . . . . 39 21

## Cash on Deposit in Bank:—

Hampshire County National Bank, Northampton, . . . . . \$101,331 08

Whole amount of interest or profits received or earned, . . . . . \$28,734 73

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	10,753 60
	2 per cent., {	11,046 62

Times for the dividends fixed by the by-laws: May 15 and November 15.

The total amount of loans, with each specified rate of interest: \$48,700, 5 per cent.; \$254,783.69, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 178

Aggregate amount of the same, . . . . . 150,433 69

Number of open accounts, . . . . . 1,781

Number and amount of deposits received for previous year, . . . . . 1,244 155,477 33

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 134 75,032 59

Number and amount of withdrawals, . . . . . 838 117,426 69

Number of accounts opened the previous year, . . . . . 362

Number of accounts closed the previous year, . . . . . 277

Amount of expenses of the corporation during previous year, . . . . . 1,386 14

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: August 15.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Hampshire Co. N'l B'k, Northampt'n,	\$44,500	\$56,960 00	\$52,010 00
Northampton N'l B'k, Northampt'n,	8,300	14,774 00	12,732 50
First Nat'l Bank, Northampton, .	4,100	5,535 00	5,488 00
First Nat'l Bank, Easthampton, .	10,000	13,000 00	12,450 00
John Hancock N'l B'k, Springfield,	3,400	4,420 00	3,898 00
Chicopee Nat'l Bank, Springfield, .	500	800 00	800 00
Agawam Nat'l Bank, Springfield, .	800	1,120 00	1,088 00
Mechanics' Nat'l Bank, Worcester, .	2,500	3,500 00	3,395 00
Ware Nat'l Bank, Ware, . . . .	1,200	1,624 00	1,624 00
Union Nat'l Bank, Weymouth, . .	1,300	1,560 00	1,592 50
First Nat'l Bank, Chicopee, . . .	2,400	4,080 00	3,755 00
Blackstone Nat'l Bank, Boston, . .	2,200	2,420 00	3,247 50
North Nat'l Bank, Boston, . . . .	10,000	13,200 00	12,661 00
Howard Nat'l Bank, Boston, . . .	3,300	4,026 00	3,695 00
Shawmut Nat'l Bank, Boston, . . .	3,500	3,885 00	4,477 50
Hide and Leather Nat'l B'k, Boston,	3,200	3,648 00	3,797 00
Commerce Nat'l Bank, Boston, . .	1,500	1,860 00	2,505 00
Tremont Nat'l Bank, Boston, . . .	4,200	4,872 00	5,386 00
Continental Nat'l Bank, Boston, . .	3,500	4,130 00	4,030 00
Republic Nat'l Bank, Boston, . . .	800	976 00	1,032 00
North America Nat'l Bank, Boston,	1,000	1,150 00	1,147 50
Market Nat'l Bank, Boston, . . . .	3,500	3,570 00	4,219 37
Mount Vernon Nat'l Bank, Boston, .	700	910 00	896 00
Commonwealth Nat'l Bank, Boston,	4,000	4,800 00	4,635 00
Merchants' Nat'l Bank, Boston, . .	3,000	4,380 00	4,260 00
Atlantic Nat'l Bank, Boston, . . .	900	1,368 00	1,221 75
Atlas Nat'l Bank, Boston, . . . .	3,300	4,026 00	3,902 75
Eliot Nat'l Bank, Boston, . . . .	3,600	4,148 00	4,640 00
Hamilton Nat'l Bank, Boston, . . .	700	840 00	906 00
Massachusetts Nat'l Bank, Boston, .	1,500	1,695 00	1,920 00
Suffolk Nat'l Bank, Boston, . . . .	3,000	3,660 00	3,870 00
Revere Nat'l Bank, Boston, . . . .	2,200	2,574 00	2,802 00
Shoe and Leather Nat'l B'k, Boston,	1,000	1,110 00	1,436 25
Globe Nat'l Bank, Boston, . . . .	4,400	4,840 00	5,651 87
Third Nat'l Bank, Boston, . . . .	3,000	3,060 00	3,600 93
Second Nat'l Bank, Boston, . . . .	5,000	7,650 00	7,900 00
Eagle Nat'l Bank, Boston, . . . .	1,200	1,392 00	1,476 00
Manufacturers' Nat'l Bank, Boston, .	1,000	1,080 00	1,040 00
	\$154,200	\$198,643 00	\$195,189 42



## HAVERHILL SAVINGS BANK — HAVERHILL.

Incorporated 1829. Number of corporators, 20.

JOHN A. APPLETON, *President.*A. B. JAKES, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$3,561,275 20	Public funds, . . . . .	\$698,300 00
Earnings undivided, . . . . .	15,467 59	Loans on public funds, . . . . .	2,000 00
Guaranty fund, . . . . .	63,737 12	Bank stock, . . . . .	515,450 00
		Loans on bank stock, . . . . .	60,400 00
		Railroad bonds, . . . . .	96,000 00
		Loans on real estate, . . . . .	883,150 00
		Loans on personal security, . . . . .	1,147,600 00
		Loans to counties, cities, or towns, . . . . .	15,000 00
		Deposit in banks on interest, . . . . .	217,000 00
		Expense account, . . . . .	36 25
		Cash on hand, . . . . .	5,543 66
	<u>\$3,640,479 91</u>		<u>\$3,640,479 91</u>

## Loan on Public Funds : —

On \$2,000 United States bonds, . . . . . \$2,000 00

## Loans on Bank Stock, amount on each : —

On 216 shares Essex National Bank, Haverhill, . . . . . \$19,800 00  
 On 153 shares First National Bank, Haverhill, . . . . . 15,000 00  
 On 93 shares Haverhill National Bank, Haverhill, . . . . . 8,900 00  
 On 120 shares First National Bank, Boston, . . . . . 12,000 00  
 On 20 shares Shoe and Leather National Bank, Boston, . . . . . 2,000 00  
 On 12 shares First National Bank, Merrimac, . . . . . 1,200 00  
 On 10 shares Merrimac National Bank, Haverhill, . . . . . 1,000 00  
 On 10 shares National Bank of Methuen, Methuen, . . . . . 500 00

## Cash on Deposit in Banks, amount in each : —

Haverhill National Bank, . . . . . \$117,000 00  
 Merrimack National Bank, . . . . . 50,000 00  
 National Bank of Republic, Boston, . . . . . 50,000 00

Whole amount of interest or profits received or earned, . . . . . \$186,091 73

Rate and amount of each semi-annual dividend for previous }  $2\frac{1}{2}$  per cent., { 82,603 81  
 year, . . . . . } 2 per cent., { 68,207 70

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$239,500, 4 per cent.; \$25,000,  $4\frac{1}{4}$  per cent.; \$528,000,  $4\frac{1}{2}$  per cent.; \$215,000,  $4\frac{3}{4}$  per cent.; \$214,300, 5 per cent.; \$30,000,  $5\frac{1}{2}$  per cent.; \$856,350, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 506

Aggregate amount of the same, . . . . . 643,550 00

Amount of investments from which no income is received, . . . . . 10,000 00

Number of open accounts, . . . . . 9,922

Number and amount of deposits received for previous year, . . . . . 457,235 00

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 382 174,699 00

Number and amount of withdrawals, . . . . .	5,533	\$432,518 65
Number of accounts opened the previous year, . . . . .	1,477	
Number of accounts closed the previous year, . . . . .	887	
Amount of expenses of the corporation during previous year, . . . . .		4,637 83
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: June 9.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . . .	\$165,000	\$193,550 00	\$165,000 00
City and town bonds:—			
City of Haverhill, . . . . .	87,500	91,688 00	87,500 00
of Fall River, . . . . .	50,000	55,760 00	50,000 00
of Portsmouth, N. H., . . . . .	51,500	59,225 00	51,500 00
of Dover, N.H., . . . . .	46,300	53,708 00	46,300 00
of Cambridge, . . . . .	45,000	48,350 00	45,000 00
of Nashua, N. H., . . . . .	35,000	40,250 00	35,000 00
of Somerville, . . . . .	30,000	31,100 00	30,000 00
of Boston, . . . . .	30,000	31,750 00	30,000 00
of Lawrence, . . . . .	28,000	31,540 00	28,000 00
of Portland, Me., . . . . .	15,000	15,900 00	15,000 00
of Lynn, . . . . .	15,000	17,450 00	15,000 00
of Charlestown, . . . . .	10,000	10,900 00	10,000 00
of Manchester, N. H., . . . . .	5,000	5,075 00	5,000 00
of Chelsea, . . . . .	1,000	1,000 00	1,000 00
Town of Brookline, . . . . .	22,000	26,180 00	22,000 00
of Winthrop, . . . . .	20,000	23,800 00	20,000 00
of Natick, . . . . .	20,000	20,700 00	20,000 00
of Winchester, . . . . .	13,000	13,390 00	13,000 00
of Bradford, . . . . .	9,000	9,360 00	9,000 00
	\$698,300	\$780,676 00	\$698,300 00

## BANK STOCK.

Haverhill Nat'l Bank, Haverhill, . . . . .	\$37,500	\$55,500 00	\$37,500 00
Merrimack Nat'l Bank, Haverhill, . . . . .	27,500	42,625 00	27,500 00
Essex Nat'l Bank, Haverhill, . . . . .	16,700	20,875 00	16,700 00
First Nat'l Bank, Haverhill, . . . . .	13,000	16,900 00	13,000 00
Methuen Nat'l Bank, Methuen, . . . . .	10,000	12,000 00	10,000 00
First Nat'l Bank, Malden, . . . . .	10,000	13,000 00	10,000 00
Bay State Nat'l Bank, Lawrence, . . . . .	3,750	6,250 00	3,750 00
Andover Nat'l Bank, Andover, . . . . .	3,200	3,840 00	3,200 00
Boston Nat'l Bank, Boston, . . . . .	26,700	31,506 00	26,700 00
North America Nat'l Bank, Boston, . . . . .	26,700	29,370 00	26,700 00
Redemption Nat'l Bank, Boston, . . . . .	25,400	33,274 00	25,400 00
Republic Nat'l Bank, Boston, . . . . .	22,500	27,900 00	22,500 00
Hide and Leather Nat'l B'k, Boston, . . . . .	20,000	22,000 00	20,000 00
Atlas Nat'l Bank, Boston, . . . . .	20,000	24,200 00	20,000 00
Blackstone Nat'l Bank, Boston, . . . . .	20,000	21,600 00	20,000 00
Exchange Nat'l Bank, Boston, . . . . .	15,000	20,250 00	15,000 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested
Shawmut Nat'l Bank, Boston, . .	\$15,000	\$16,350 00	\$15,000 00
North Nat'l Bank, Boston, . .	15,000	19,200 00	15,000 00
Suffolk Nat'l Bank, Boston, . .	15,000	17,550 00	15,000 00
Howard Nat'l Bank, Boston, . .	15,000	18,300 00	15,000 00
City Nat'l Bank, Boston, . .	15,000	17,700 00	15,000 00
Maverick Nat'l Bank, Boston, . .	10,000	22,500 00	10,000 00
Traders' Nat'l Bank, Boston, . .	10,000	9,200 00	10,000 00
Continental Nat'l Bank, Boston, . .	10,000	11,800 00	10,000 00
Globe Nat'l Bank, Boston, . .	10,000	10,700 00	10,000 00
Manufacturers' Nat'l Bank, Boston, .	10,000	10,500 00	10,000 00
Eagle Nat'l Bank, Boston, . .	10,000	11,200 00	10,000 00
Third Nat'l Bank, Boston, . .	10,000	10,100 00	10,000 00
Faneuil Hall Nat'l Bank, Boston, .	10,000	13,000 00	10,000 00
Shoe and Leather Nat'l B'k, Boston,	7,500	7,875 00	7,500 00
Hamilton Nat'l Bank, Boston, . .	7,500	8,850 00	7,500 00
Fourth Nat'l Bank, Boston, . .	7,500	8,250 00	7,500 00
Columbian Nat'l Bank, Boston, . .	5,000	6,500 00	5,000 00
Webster Nat'l Bank, Boston, . .	5,000	5,400 00	5,000 00
First Nat'l Bank, Boston, . .	5,000	10,100 00	5,000 00
Central Nat'l Bank, Boston, . .	5,000	7,500 00	10,000 00
Everett Nat'l Bank, Boston, . .	5,000	5,650 00	5,000 00
Eliot Nat'l Bank, Boston, . .	5,000	5,950 00	5,000 00
State Nat'l Bank, Boston, . .	5,000	6,150 00	5,000 00
	\$510,450	\$641,415 00	\$515,450 00

## RAILROAD BONDS.

Boston and Maine Railroad, . .	\$75,000	\$92,250 00	\$75,000 00
Old Colony Railroad, . .	15,000	17,650 00	15,000 00
West Amesbury Branch Railroad, .	6,000	7,200 00	6,000 00
	\$96,000	\$117,100 00	\$96,000 00

## HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Number of corporators, 82.

ELNATHAN GRAVES, *President*.B. S. JOHNSON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$211,680 43	Public funds, . . . . .	\$35,597 05
Earnings undivided, . . . . .	9,556 56	Bank stock, . . . . .	13,469 00
Guaranty fund, . . . . .	3,088 87	Railroad bonds, . . . . .	5,737 50
		Real estate by foreclosure, . . . . .	4,000 00
		Loans on real estate, . . . . .	95,053 31
		Loans on personal security, . . . . .	47,143 53
		Loans to counties, cities, or towns, . . . . .	4,300 00
		Deposit in banks on interest, . . . . .	17,599 11
		Expense account, . . . . .	327 14
		Cash on hand, . . . . .	1,099 22
	\$224,325 86		\$224,325 86

Amount of real estate held by foreclosure, . . . . .	\$4,000 00
Assessed value of the same, . . . . .	2,243 00
Amount of income received from the same, . . . . .	180 93
Amount of municipal tax on real estate, . . . . .	19 07

Cash on Deposit in Banks, amount in each:—

Conway National Bank, Conway, . . . . .	\$10,073 09
City National Bank, Holyoke, . . . . .	5,000 00
Hampshire County National Bank, Northampton, . . . . .	2,407 11
First National Bank, Northampton, . . . . .	118 91

Whole amount of interest or profits received or earned, . . . . .	\$11,529 00
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 3,913 90
	2 per cent., } 4,108 74

Times for the dividends fixed by the by-laws: second Tuesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $6\frac{5}{12}$ .The total amount of loans, with each specified rate of interest: \$2,500, 5 per cent.; \$5,000,  $5\frac{1}{2}$  per cent.; \$138,996.84, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 234

Aggregate amount of the same, . . . . . 134,796 84

Amount of investments from which no income is received, . . . . . 10,746 27

Number of open accounts, . . . . . 834

Number and amount of deposits received for previous year, . . . . . 536 56,395 30

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 49 26,236 49

Number and amount of withdrawals, . . . . . 454 45,803 14

Number of accounts opened the previous year, . . . . . 149

Number of accounts closed the previous year, . . . . . 113

Amount of expenses of the corporation during previous year, . . . . . 1,272 50

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: August 14.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Holyoke 7s, . . . .	\$15,000	\$19,094 55	\$19,094 55
of Boston 5s, . . . .	3,000	3,060 00	3,060 00
of Providence, R. I., 5s, . . .	1,000	1,017 50	1,017 50
of Charlestown 6s, . . . .	5,000	5,750 00	5,750 00
of Cambridge 6s, . . . .	5,000	5,575 00	5,575 00
of Chicago 7s, . . . .	1,000	1,100 00	1,100 00
	\$30,000	\$35,597 05	\$35,597 05

## BANK STOCK.

Conway Nat'l Bank, Conway, . . .	\$6,900	\$8,625 00	\$7,834 00
Easthampton N'l B'k, Easthampton,	4,300	5,590 00	5,290 00
Hampshire Co N'l B'k, Northampt'n,	300	375 00	345 00
	\$11,500	\$14,590 00	\$13,469 00

## RAILROAD BONDS.

Boston and Albany Railroad 7s, .	\$5,000	\$6,350 00	\$5,737 50
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## HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

Incorporated April 2, 1834. Number of corporators, 68.

DANIEL BASSETT, *President.*HENRY C. HARDING, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,687,920 57	Public funds, . . . . .	\$50,000 00
Earnings undivided, . . . . .	26,668 09	Loans on public funds, . . . . .	1,000 00
Guaranty fund, . . . . .	24,270 18	Bank stock, . . . . .	144,300 00
		Loans on bank stock, . . . . .	7,000 00
		Railroad bonds, . . . . .	45,000 00
		Loans on railroad stock, . . . . .	500 00
		Real estate, . . . . .	3,000 00
		Real estate by foreclosure, . . . . .	107,791 45
		Loans on real estate, . . . . .	826,725 13
		Loans on personal security, . . . . .	489,100 00
		Loans to counties, cities, or towns, . . . . .	49,000 00
		Deposit in banks on interest, . . . . .	1,542 42
		Expense account, . . . . .	2,259 26
		Manufacturing company stock, to secure indebtedness, . . . . .	3,300 00
		Cash on hand and in banks, . . . . .	8,340 58
	<hr/>		<hr/>
	\$1,738,858 84		\$1,738,858 84

## Loans on Public Funds:—

On \$1,000 United States 4s, . . . . . \$1,000 00

## Loans on Bank Stock:—

On 70 shares Freeman's National Bank, . . . . . \$7,000 00

## Loans on Railroad Stock:—

On 6 shares Boston and Providence Railroad, . . . . . \$500 00

Invested in real estate (for banking purposes), . . . . . \$3,000 00

Estimated value of the same, . . . . . 3,000 00

Amount of real estate held by foreclosure, . . . . . 107,791 45

Assessed value of the same, . . . . . 106,180 00

Amount of income received from the same, . . . . . 4,705 12

Amount of municipal tax on real estate, . . . . . 1,633 32

## Cash on Deposit in Banks, amount in each:—

Hingham National Bank, Hingham, . . . . . \$2,199 96

Webster National Bank, Boston, . . . . . 4,417 40

Shoe and Leather National Bank, Boston, . . . . . 1,542 42

Whole amount of interest or profits received or earned, . . . . . \$100,842 50

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 32,652 74  
 year, . . . . . } 2 per cent., { 32,939 45

Times for the dividends fixed by the by-laws: first Tuesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $7\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$137,000, 4 per cent.; \$197,000,  $4\frac{1}{2}$  per cent.; \$100,000,  $4\frac{3}{4}$  per cent.; \$402,700, 5 per cent.; \$17,000,  $5\frac{1}{4}$  per cent.; \$11,000,  $5\frac{1}{2}$  per cent.; \$448,407, 6 per cent.; \$33,700,  $6\frac{1}{2}$  per cent.; \$112,618, 7 per cent.; \$3,350,  $7\frac{2}{5}$  per cent.; \$5,100,  $7\frac{1}{2}$  per cent.; \$450, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	253	
Aggregate amount of the same, . . . . .		\$245,331 00
Number of open accounts, . . . . .	3,730	
Number and amount of deposits received for previous year, . . . . .	1,304	120,143 69
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	98	52,497 88
Number and amount of withdrawals, . . . . .	1,418	163,031 49
Number of accounts opened the previous year, . . . . .	313	
Number of accounts closed the previous year, . . . . .	270	
Amount of expenses of the corporation during previous year, . . . . .		3,322 82
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: July 25.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s. . . . .	\$50,000	\$53,000 00	\$50,000 00

## BANK STOCK.

Hingham Nat'l Bank, Hingham, . . . . .	\$11,900	\$12,580 00	\$11,800 00
Abington Nat'l Bank, Abington, . . . . .	1,500	2,100 00	1,500 00
Brockton Nat'l Bank, Brockton, . . . . .	2,000	2,160 00	2,000 00
Old Colony Nat'l Bank, Plymouth, . . . . .	1,600	2,240 00	1,600 00
Union Nat'l Bank, Weymouth, . . . . .	2,800	3,192 00	2,800 00
First Nat'l Bank, Chelsea, . . . . .	3,000	3,750 00	3,000 00
Atlantic Nat'l Bank, Boston, . . . . .	3,800	5,700 00	3,800 00
Atlas Nat'l Bank, Boston, . . . . .	7,500	9,075 00	7,500 00
City Nat'l Bank, Boston, . . . . .	5,400	6,372 00	5,400 00
Commerce Nat'l Bank, Boston, . . . . .	8,200	9,758 00	8,200 00
Eagle Nat'l Bank, Boston, . . . . .	10,000	11,200 00	10,000 00
First Nat'l Bank, Boston, . . . . .	5,000	10,100 00	5,000 00
Globe Nat'l Bank, Boston, . . . . .	4,000	4,280 00	4,000 00
Hamilton Nat'l Bank, Boston, . . . . .	4,200	4,956 00	4,200 00
Market Nat'l Bank, Boston, . . . . .	3,600	3,600 00	3,600 00
Massachusetts Nat'l Bank, Boston, . . . . .	2,000	2,240 00	2,000 00
Merchants' Nat'l Bank, Boston, . . . . .	7,500	10,500 00	7,500 00
New England Nat'l Bank, Boston, . . . . .	2,000	2,700 00	2,000 00
North America Nat'l Bank, Boston, . . . . .	8,000	8,800 00	8,000 00
Republic Nat'l Bank, Boston, . . . . .	7,500	9,300 00	7,500 00
Revere Nat'l Bank, Boston, . . . . .	11,200	12,768 00	11,200 00
Shoe and Leather Nat'l B'k, Boston, . . . . .	6,500	6,825 00	6,500 00
State Nat'l Bank, Boston, . . . . .	2,600	3,198 00	2,600 00
Suffolk Nat'l Bank, Boston, . . . . .	3,600	4,212 00	3,600 00
Tremont Nat'l Bank, Boston, . . . . .	8,000	9,120 00	8,000 00
Union Nat'l Bank, Boston, . . . . .	5,000	7,000 00	5,000 00
Webster Nat'l Bank, Boston, . . . . .	6,000	6,480 00	6,000 00
	\$144,400	\$174,206 00	\$144,300 00

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad 7s, .	\$10,000	\$12,400 00	\$10,000 00
Boston and Lowell Railroad 7s, .	10,000	12,100 00	10,000 00
Boston and Maine Railroad 7s, .	10,000	12,300 00	10,000 00
Old Colony Railroad 7s, . . .	10,000	12,500 00	10,000 00
Eastern Railroad 6s, . . . . .	5,000	5,450 00	5,000 00
	\$45,000	\$54,750 00	\$45,000 00

## HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated February, 1872. Number of corporators, 50.

SETH THAYER, *President.*ORRIN THOMSON, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$377,958 08	Public funds, . . . . .	\$12,968 75
Earnings undivided, . . . . .	10,448 85	Bank stock, . . . . .	36,428 50
Guaranty fund, . . . . .	5,400 00	Loans on bank stock, . . . . .	4,100 00
		Railroad bonds, . . . . .	11,400 00
		Real estate by foreclosure, . . . . .	20,975 00
		Loans on real estate, . . . . .	228,445 00
		Loans on personal security, . . . . .	28,332 23
		Loans to counties, cities, or towns, . . . . .	25,540 00
		Deposit in banks on interest, . . . . .	19,198 35
		Expense account, . . . . .	1,858 07
		Loan on bank books, . . . . .	1,305 00
		Loans on silver coin, . . . . .	150 00
		Cash on hand, . . . . .	3,106 03
	\$393,806 93		\$393,806 93

## Loans on Bank Stock, amount on each: —

On 42 shares Holliston National Bank, . . . . .	\$2,100 00
On 35 shares Central National Bank, . . . . .	2,000 00

Amount of real estate held by foreclosure, . . . . .	\$20,975 00
Assessed value of the same, . . . . .	25,460 00
Amount of income received from the same, . . . . .	1,207 08
Amount of municipal tax on real estate, . . . . .	318 45

## Cash on Deposit in Banks, amount in each: —

Holliston National Bank, Holliston, . . . . .	\$4,221 68
Pacific National Bank, Boston, . . . . .	5,000 00
Maverick National Bank, Boston, . . . . .	6,088 42
Commonwealth National Bank, Boston, . . . . .	3,888 25

Whole amount of interest or profits received or earned, . . . . .	\$19,961 99
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div>2 per cent.,</div> <div>7,252 72</div> </div>
	<div> <div>2 per cent.,</div> <div>7,302 49</div> </div>

Times for the dividends fixed by the by-laws: June and December.

The total amount of loans, with each specified rate of interest: \$23,232 23,  
 4½ per cent.; \$2,650, 5 per cent.; \$251,400, 6 per cent.; \$3,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 263

Aggregate amount of the same, . . . . . 208,573 00

Number of open accounts, . . . . . 1,173

Number and amount of deposits received for previous year, . . . . . 825 87,482 68

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 69 37,766 90

Number and amount of withdrawals, . . . . . 907 82,288 34

Number of accounts opened the previous year, . . . . . 193

Number of accounts closed the previous year, . . . . . 171

Amount of expenses of the corporation during previous year, . . . . . 1,300 00

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: June 16.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered, . . .	\$4,000	\$4,760 00	\$4,000 00
State and city bonds:—			
State of New Hampshire 6s, . . .	2,000	2,300 00	2,145 00
City of Lewiston, Me., 5s, . . .	2,000	2,250 00	2,090 00
of Providence, R. I., 4½s, . . .	1,000	1,100 00	1,033 75
of Worcester 6s, . . .	4,000	4,600 00	3,700 00
	\$13,000	\$15,010 00	\$12,968 75

## BANK STOCK.

Holliston Nat'l Bank, Holliston, . .	\$12,800	\$16,320 00	\$15,290 00
Traders' Nat'l Bank, Boston, . . .	3,000	2,890 00	3,408 75
Home Nat'l Bank, Brockton, . . .	3,000	3,450 00	3,000 00
Franklin Nat'l Bank, Franklin, . . .	1,400	1,610 00	1,610 00
Old Boston Nat'l Bank, Boston, . .	2,000	2,400 00	2,470 00
Commonwealth Nat'l Bank, Boston, .	1,700	1,900 00	1,530 00
Blackstone Nat'l Bank, Boston, . .	700	760 00	644 00
State Nat'l Bank, Boston, . . .	2,400	2,975 00	2,727 00
Market Nat'l Bank, Boston, . . .	1,400	1,400 00	1,365 00
Blue Hill Nat'l Bank, Milton, . . .	1,500	1,740 00	1,383 75
So. Framingham N'l B'k, Fram'ham, .	3,000	3,150 00	3,000 00
	\$32,900	\$38,595 00	\$36,428 50

## RAILROAD BONDS.

Eastern Railroad 6s, . . . . .	\$5,000	\$5,500 00	\$5,000 00
Salem and Lowell R.R., guaranteed, .	5,700	6,400 00	6,400 00
	\$10,700	\$11,900 00	\$11,400 00



## HOLYOKE SAVINGS BANK — HOLYOKE.

Incorporated 1855. Number of corporators, 96.

JOEL RUSSELL, *President*.R. B. JOHNSON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,485,776 35	Public funds, . . . . .	\$77,100 00
Earnings undivided, . . . . .	38,003 99	Bank stock, . . . . .	191,129 67
Guaranty fund, . . . . .	22,000 00	Loans on bank stock, . . . . .	15,700 00
		Railroad bonds, . . . . .	86,000 00
		Loans on real estate, . . . . .	858,275 00
		Loans on personal security, . . . . .	215,325 00
		Loans to counties, cities, or towns, . . . . .	10,000 00
		Deposit in banks on interest, . . . . .	63,555 06
		Expense account, . . . . .	1,205 20
		Premium account, . . . . .	8,000 00
		Cash on hand, . . . . .	19,490 41
	\$1,545,780 34		\$1,545,780 34

## Loans on Bank Stock, amount on each : —

On 52 shares Holyoke National Bank, Holyoke, . . . . .	\$14,800 00
On 4 shares Hadley Falls National Bank, Holyoke, . . . . .	300 00
On 6 shares Franklin County National Bank, Greenfield, . . . . .	600 00

## Cash on Deposit in Banks, amount in each : —

Maverick National Bank, Boston, . . . . .	\$25,806 99
Holyoke National Bank, Holyoke, . . . . .	37,748 07

Whole amount of interest or profits received or earned, . . . . .	\$78,490 49
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 26,504 69
	2 per cent., } 26,720 32

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$46,600,

4½ per cent.; \$1,034,800, 5 per cent.; \$7,900, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 220

Aggregate amount of the same, . . . . . 256,145 00

Number of open accounts, . . . . . 4,620

Number and amount of deposits received for previous year, . . . . . 7,891 474,015 00

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 285 166,452 00

Number and amount of withdrawals, . . . . . 4,000 432,882 68

Number of accounts opened the previous year, . . . . . 1,248

Number of accounts closed the previous year, . . . . . 900

Amount of expenses of the corporation during previous year, . . . . . 3,930 17

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: August 3.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3½s, . . . . .	\$10,000	\$10,000 00	\$10,000 00
“ “ 6s, currency, . . . . .	10,000	12,900 00	10,000 00
“ “ 4s, . . . . .	700	826 00	700 00
“ “ 4½s, . . . . .	400	450 00	400 00
State, city, and town bonds:—			
State of Massachusetts, . . . . .	17,000	19,890 00	17,000 00
City of Holyoke, 6s, . . . . .	5,000	5,600 00	5,000 00
of Fall River 6s, . . . . .	3,000	3,600 00	3,000 00
of Boston 6s, . . . . .	3,000	3,700 00	3,000 00
of Boston 5s, . . . . .	1,000	1,100 00	1,000 00
of Boston 4s, . . . . .	25,000	25,750 00	25,000 00
of Chelsea 6s, . . . . .	1,000	1,185 00	1,000 00
Town of Fair Haven, Vt., 5s, . . . . .	1,000	1,035 00	1,000 00
	\$77,100	\$86,036 00	\$77,100 00

## BANK STOCK.

Holyoke Nat'l Bank, Holyoke, . . . . .	\$35,600	\$42,700 00	\$36,062 00
Hadley Falls Nat'l Bank, Holyoke, . . . . .	13,400	21,120 00	19,799 67
Agawam Nat'l Bank, Springfield, . . . . .	5,000	6,000 00	6,687 00
First Nat'l Bank, Springfield, . . . . .	13,900	20,850 00	17,764 59
Second Nat'l Bank, Springfield, . . . . .	5,000	8,000 00	9,302 00
Third Nat'l Bank, Springfield, . . . . .	13,500	21,600 00	20,678 41
Chicopee Nat'l Bank, Springfield, . . . . .	3,100	4,650 00	4,935 00
John Hancock N'l B'k, Springfield, . . . . .	8,700	10,015 00	9,997 00
First Nat'l Bank, Northampton, . . . . .	10,000	13,500 00	13,327 50
Northampton N'l B'k, Northampton, . . . . .	7,600	11,400 00	11,670 00
Hampshire Co. N'l B'k, Northampt'n, . . . . .	2,000	2,400 00	2,400 00
First Nat'l Bank, Easthampton, . . . . .	4,200	5,040 00	4,910 00
Railroad Nat'l Bank, Lowell, . . . . .	3,400	4,420 00	4,128 00
Townsend Nat'l Bank, Townsend, . . . . .	9,700	12,610 00	12,713 00
Shelburne Falls Nat'l Bank, Shelburne Falls, . . . . .	300	405 00	369 50
Conway Nat'l Bank, Conway, . . . . .	5,700	6,555 00	6,570 00
First Nat'l Bank, Westfield, . . . . .	400	560 00	412 00
First Nat'l Bank, South Adams, . . . . .	2,200	2,860 00	2,800 00
Pittsfield Nat'l Bank, Pittsfield, . . . . .	1,100	1,540 00	1,139 00
Monson Nat'l Bank, Monson, . . . . .	1,800	2,700 00	1,800 00
Franklin Co. Nat'l Bank, Greenfield, . . . . .	1,000	1,200 00	1,000 00
First Nat'l Bank, Newburyport, . . . . .	1,000	1,700 00	1,500 00
Miller's River Nat'l Bank, Athol, . . . . .	800	1,440 00	800 00
Merrimack Nat'l Bank, Haverhill, . . . . .	100	165 00	165 00
First Nat'l Bank, Haverhill, . . . . .	200	280 00	200 00
	\$149,700	\$203,710 00	\$191,129 67

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad 6s, .	\$5,000	\$5,700 00	\$5,000 00
Boston and Lowell Railroad 5s, .	5,000	5,250 00	5,000 00
Boston, Rev. Beach & Lynn R. R. 6s,	5,000	5,750 00	5,000 00
Old Colony Railroad 6s, . . .	8,000	9,000 00	8,000 00
Nashua and Lowell Railroad 6s, .	8,000	8,800 00	8,000 00
Boston and Maine Railroad 7s, .	5,000	5,500 00	5,000 00
Connecticut River Railroad, . .	50,000	50,000 00	50,000 00
	\$86,000	\$90,000 00	\$86,000 00

## HOME SAVINGS BANK—BOSTON.

Incorporated 1869. Number of corporators, 58.

CHARLES H. ALLEN, *President*.W. E. HOOPER, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,803,986 24	Public funds, . . . . .	\$57,250 00
Earnings undivided, . . . . .	244,240 00	Loans on public funds, . . . . .	1,300 00
Guaranty fund, . . . . .	20,000 00	Bank stock, . . . . .	384,918 44
		Loans on bank stock, . . . . .	27,200 00
		Real estate by foreclosure, . . . . .	154,000 00
		Loans on real estate, . . . . .	917,656 80
		Loans on personal security, . . . . .	390,475 00
		Loans to counties, cities, or . . . . .	24,000 00
		towns, . . . . .	34,308 17
		Deposit in bank on interest, . . . . .	836 28
		Expense account, . . . . .	907 33
		Taxes, etc., . . . . .	70,000 00
		Suspense account,* . . . . .	1,090 58
		Savings Bank book, Provident,† . . . . .	636 80
		Savings Bank book, Union,† . . . . .	3,646 84
		Cash on hand, . . . . .	
	\$2,068,226 24		\$2,068,226 24

## Loans on Public Funds, amount on each :—

On \$800 United States 4s, . . . . .	\$800 00
On \$500 United States 4½s, . . . . .	500 00

## Loans on Bank Stock, amount on each :—

On 40 shares Central National Bank, Boston, . . . . .	\$4,000 00
On 32 shares Boylston National Bank, Boston, . . . . .	3,200 00
On 50 shares Dedham National Bank, Dedham, . . . . .	5,000 00
On 96 shares South Reading National Bank, Wakefield, . . . . .	9,000 00
On 19 shares Bristol County National Bank, Taunton, . . . . .	2,000 00
On 4 shares Taunton National Bank, Taunton, . . . . .	
On 5 shares Old Boston National Bank, Boston, . . . . .	4,000 00
On 2 shares Eagle National Bank, Boston, . . . . .	
On 4 shares Traders' National Bank, Boston, . . . . .	
On 5 shares Exchange National Bank, Boston, . . . . .	
On 7 shares Shawmut National Bank, Boston, . . . . .	
On 6 shares Commerce National Bank, Boston, . . . . .	
On 2 shares Merchants' National Bank, Boston, . . . . .	
On 3 shares Webster National Bank, Boston, . . . . .	
On 3 shares Second National Bank, Boston, . . . . .	
On 6 shares First National Bank, Yarmouth, . . . . .	
On 8 shares Old Colony Railroad, . . . . .	

Amount of real estate held by foreclosure, . . . . .	\$154,000 00
Assessed value of the same, . . . . .	124,400 00
Amount of income received from the same, . . . . .	5,786 93
Amount of municipal tax on real estate, . . . . .	1,878 44

## Cash on Deposit in Bank :—

Central National Bank, Boston, . . . . .	\$34,308 17
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\* Loans past due on which there may be a partial loss.

† Taken in payment for real estate.

Whole amount of interest or profits received or earned, . . . . \$109,093 16  
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 34,376 84  
 year, . . . . . } 2 per cent., { 33,898 37

Times for the dividends fixed by the by-laws: Second Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$20,000, 3½ per cent.; \$14,000, 4½ per cent.; \$30,000, 4¾ per cent.; \$321,450, 5 per cent.; \$139,975, 5½ per cent.; \$631,612.80, 6 per cent.; \$62,550, 6½ per cent.; \$126,294, 7 per cent.; \$3,700, 7⅞ per cent.; \$24,250, 7½ per cent.; \$6,800, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 114

Aggregate amount of the same, . . . . . 184,856 80

Amount of investments from which no income is received, . . . . . 71,200 00

Number of open accounts, . . . . . 13,139

Number and amount of deposits received for previous year, . 4,151 352,981 13

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 307 169,916 16

Number and amount of withdrawals, . . . . . 5,212 463,812 08

Number of accounts opened the previous year, . . . . . 965

Number of accounts closed the previous year, . . . . . 1,757

Amount of expenses of the corporation during previous year, . . . 13,862 27

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: March 6.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered, . . .	\$52,500	\$62,737 50	\$57,250 00

## BANK STOCK.

Atlas Nat'l Bank, Boston, . . .	\$18,000	\$21,802 50	\$20,700 00
Blackstone Nat'l Bank, Boston, . .	8,100	8,788 50	8,856 00
Boston Nat'l Bank, Boston, . . .	1,400	1,659 00	1,332 00
Columbian Nat'l Bank, Boston, . .	4,000	5,220 00	5,251 20
Eliot Nat'l Bank, Boston, . . . .	5,200	6,188 00	5,616 00
Everett Nat'l Bank, Boston, . . .	7,000	7,910 00	7,875 00
First Nat'l Bank, Boston, . . . .	9,000	18,225 00	16,650 00
Freeman's Nat'l Bank, Boston, . .	9,800	11,368 00	10,584 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,500 00	5,600 00
Howard Nat'l Bank, Boston, . . .	12,800	15,616 00	13,908 87
Hamilton Nat'l Bank, Boston, . . .	8,000	9,440 00	9,440 00
Market N'l B'k of Brighton, Boston,	5,000	6,625 00	4,981 50
Market Nat'l Bank, Boston, . . .	15,000	15,000 00	15,900 00
Massachusetts Nat'l Bank, Boston, .	5,000	5,600 00	5,500 00
Merchants' Nat'l Bank, Boston, . .	10,000	14,062 50	12,593 00
New England Nat'l Bank, Boston, .	20,000	27,000 00	26,800 00
North Nat'l Bank, Boston, . . . .	20,000	25,750 00	23,400 00
North America Nat'l Bank, Boston,	5,000	5,537 50	5,400 00
Redemption Nat'l Bank, Boston, . .	11,300	14,803 00	14,690 00
Revere Nat'l Bank, Boston, . . . .	15,000	17,100 00	16,800 00



## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Republic Nat'l Bank, Boston, . . .	\$18,000	\$22,455 00	\$22,564 87
Shawmut Nat'l Bank, Boston, . . .	18,000	19,755 00	21,240 00
Second Nat'l Bank, Boston, . . .	40,000	60,800 00	56,000 00
Shoe and Leather N'l Bank, Boston,	8,200	8,651 00	9,676 00
Suffolk Nat'l Bank, Boston, . . .	4,000	4,680 00	4,840 00
Tremont Nat'l Bank, Boston, . . .	18,200	20,748 00	20,020 00
Union Nat'l Bank, Boston, . . .	10,000	14,000 00	13,600 00
Webster Nat'l Bank, Boston, . . .	5,000	5,418 75	5,100 00
	<hr/> \$316,000	<hr/> \$399,702 75	<hr/> \$384,918 44

## HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated 1871. Number of corporators, 42.

O. A. ARCHER, *President*.C. H. INGALLS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$163,986 24	Public funds, . . . . .	\$7,805 00
Earnings undivided, . . . . .	1,911 86	Bank stock, . . . . .	5,020 00
Guaranty fund, . . . . .	1,533 54	Real estate by foreclosure, . . . . .	7,927 43
		Loans on real estate, . . . . .	77,065 36
		Loans on personal security, . . . . .	50,571 79
		Expense account, . . . . .	450 55
		Property, . . . . .	443 64
		Cash on hand and in bank, . . . . .	18,147 87
	<hr/> \$167,431 64		<hr/> \$167,431 64

Amount of real estate held by foreclosure, . . . . .	\$7,927 43
Assessed value of the same, . . . . .	6,000 00
Amount of income received from the same, . . . . .	600 00
Amount of municipal tax on real estate, . . . . .	90 00

## Cash on Deposit in Bank:—

Berkshire National Bank, . . . . .	\$17,151 31
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Whole amount of interest or profits received or earned, . . . . .	\$9,893 20
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div>2 per cent.,</div> <div>2,505 65</div> </div> <div> <div>2 per cent.,</div> <div>2,671 76</div> </div>

Times for the dividends fixed by the by-laws: June 1 and December 1.

The total amount of loans, with each specified rate of interest: \$13,400, 5 per cent.; \$7,000, 5½ per cent.; \$107,237.15, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 79

Aggregate amount of the same, . . . . .	67,334 40
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Number of open accounts, . . . . . 826

Number and amount of deposits received for previous year, . . . . .	657 69,134 02
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	66 43,732 24
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Number and amount of withdrawals, . . . . .	386 50,338 28
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Number of accounts opened the previous year, . . . . . 159

Number of accounts closed the previous year, . . . . . 124

Amount of expenses of the corporation during previous year, . . . . .	1,280 55
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Amount of treasurer's bond, . . . . .	20,000 00
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Date of examination by commissioner: June 6.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R. I., 5s, . . .	\$7,000	\$7,805 00	\$7,805 00

## BANK STOCK.

Adams Nat'l Bank, North Adams, .	\$700	\$980 00	\$840 00
Berkshire Nat'l Bank, North Adams,	3,800	4,500 00	4,180 00
	\$1,500	\$5,480 00	\$5,020 00

## HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Number of corporators, 29.

A. A. SWEET, *President*.E. D. BLISS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$294,284 33	Public funds, . . . . .	\$40,062 50
Earnings undivided, . . . . .	8,909 43	Bank stock, . . . . .	67,898 99
Guaranty fund, . . . . .	5,999 20	Railroad bonds, . . . . .	76,977 50
		Real estate by foreclosure, . . . . .	2,580 33
		Loans on real estate, . . . . .	109,298 30
		Loans on personal security, . . . . .	9,600 00
		Deposit in bank on interest, . . . . .	2,650 58
		Cash on hand, . . . . .	124 76
	\$309,192 96		\$309,192 96

Amount of real estate held by foreclosure, . . . . . \$2,580 33

Assessed value of the same, . . . . . 3,225 00

Amount of income received from the same, . . . . . 216 00

Amount of municipal tax on real estate, . . . . . 42 90

## Cash on Deposit in Bank: —

Hopkinton National Bank, . . . . . \$2,650 58

Whole amount of interest or profits received or earned, . . . . . \$18,799 71

Rate and amount of each semi-annual dividend for previous year, . . . . .	2½ per cent., {	6,215 49
	2 per cent., {	5,631 11

Times for the dividends fixed by the by-laws: May 1 and November 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.

The total amount of loans, with each specified rate of interest: \$111,308.30, 6 per cent.; \$7,540, 6½ per cent.; \$50, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 203

Aggregate amount of the same, . . . . . 98,348 30

Amount of investments from which no income is received, . . . . . 9,331 25

Number of open accounts, . . . . . 1,012

Number and amount of deposits received for previous year, . . . . . 53,765 12

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 22,441 00

Number and amount of withdrawals, . . . . . 573 50,618 30

Number of accounts opened the previous year, . . . . . 160

Number of accounts closed the previous year, . . . . . 126

Amount of expenses of the corporation during previous year, . . . . . 963 41

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: June 16.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds :—			
City of Portland, Me., . . .	\$6,000	\$7,200 00	\$6,002 50
of Belfast, Me., . . .	5,500	5,610 00	5,686 25
of Bangor, Me., . . .	10,000	12,200 00	11,581 25
of Newton, . . .	5,000	5,975 00	5,862 50
of Rockland, Me., . . .	2,000	2,000 00	2,060 00
of Pawtucket, R.I., . . .	8,000	8,800 00	8,870 00
	\$36,500	\$41,785 00	\$40,062 50

## BANK STOCK.

Shawmut Nat'l Bank, Boston, . .	\$9,000	\$9,832 50	\$11,023 74
Hide and Leather Nat'l Bank, Boston,	1,300	1,430 00	1,404 00
Redemption Nat'l Bank, Boston, .	5,000	6,550 00	6,990 00
Faneuil Hall Nat'l Bank, Boston, .	1,500	1,953 00	1,965 00
Republic Nat'l Bank, Boston, . .	1,500	1,871 25	1,980 00
Continental Nat'l Bank, Boston, .	5,000	5,750 00	5,930 00
Revere Nat'l Bank, Boston, . .	3,800	4,332 00	4,607 50
Atlas Nat'l Bank, Boston, . .	6,100	7,388 32	7,505 00
North Nat'l Bank, Boston, . .	4,000	5,155 00	5,355 00
Everett Nat'l Bank, Boston, . .	2,500	2,825 00	2,975 00
Exchange Nat'l Bank, Boston, . .	1,000	1,300 00	1,500 00
Pacific Nat'l Bank, Boston, including assessment, . . . . .	10,000	—	9,331 25
Atlantic Nat'l Bank, Boston, . .	5,000	7,325 00	6,832 50
Natick Nat'l Bank, Natick, . .	500	573 00	500 00
	\$56,200	\$56,285 07	\$67,898 99

## RAILROAD BONDS.

Boston and Maine Railroad, . . .	\$5,000	\$6,125 00	\$5,185 00
Old Colony Railroad, . . . .	8,000	9,880 00	8,475 00
Fitchburg Railroad, . . . .	8,000	9,165 00	8,717 50
Boston, Clinton, and Fitchburg R. R.	7,000	7,840 00	7,947 50
Boston, Clinton, Fitchburg, and New Bedford Railroad,* . . . .	3,000	3,090 00	3,135 00
Boston, Revere Beach and Lynn R.R.,	10,000	11,200 00	11,592 50
Salem and Lowell Railroad, . .	10,000	11,000 00	11,050 00
Nashua and Lowell Railroad, . .	10,000	11,500 00	10,375 00
Newport and Richford Railroad, .	10,000	10,100 00	10,500 00
	\$71,000	\$79,900 00	\$76,977 50

\* This bank has been notified that the investment in these bonds is illegal.



## HUDSON SAVINGS BANK—HUDSON.

Incorporated 1869. Number of corporators, 46.

EDMUND M. STOWE, *President*.DANIEL W. STRATTON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$278,341 74	Public funds, . . . .	\$23,756 78
Earnings undivided, . .	1,944 69	Bank stock, . . . .	6,106 00
Guaranty fund, . . .	3,406 31	Railroad bonds, . . . .	20,375 00
		Loans on real estate, . . .	166,060 00
		Loans on personal security, .	6,700 00
		Loans to counties, cities, or towns, . . . .	25,000 00
		Deposit in banks on interest, .	30,700 00
		Expense account, . . . .	268 78
		Profit and loss, . . . .	457 89
		Cash on hand and in banks, .	4,268 29
	\$283,692 74		\$283,692 74

Cash on Deposit in Banks, amount in each :—

Wachusett National Bank, Fitchburg, . . . . .	\$20,076 48
Hudson National Bank, Hudson, . . . . .	12,777 77

Whole amount of interest or profits received or earned, . . . . \$14,770 49

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	4,943 03
	2 per cent., {	5,023 71

Times for the dividends fixed by the by-laws: third Wednesday in January and July.

The total amount of loans, with each specified rate of interest: \$2,500, 3 per cent.; \$25,000, 4 per cent.; \$4,000, 5 per cent.; \$26,200, 5½ per cent.; \$107,910, 6 per cent.; \$3,450, 6½ per cent.; \$26,550, 7 per cent.; \$2,150, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 196

Aggregate amount of the same, . . . . . 152,235 00

Number of open accounts, . . . . . 1,160

Number and amount of deposits received for previous year, . . . 965 70,334 00

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 39 21,216 00

Number and amount of withdrawals, . . . . . 590 69,275 67

Number of accounts opened the previous year, . . . . . 233

Number of accounts closed the previous year, . . . . . 160

Amount of expenses of the corporation during previous year, . . . 748 92

Amount of treasurer's bond, . . . . . 40,000 00

Date of examination by commissioner: June 19.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Worcester funded loans, .	\$8,000	\$9,360 00	\$8,560 00
of Fall River water bonds, .	5,000	6,100 00	5,225 00
Town of Northampton, . . .	3,000	3,570 00	2,820 00
of Natick water scrip, . . .	2,000	2,120 00	2,064 28
of Hopkinton, . . . . .	5,000	5,000 00	5,087 50
	\$23,000	\$26,150 00	\$23,756 78

## BANK STOCK.

State Nat'l Bank, Boston, . . .	\$5,700	\$7,011 00	\$6,106 00
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## RAILROAD BONDS.

Eastern Railroad, . . . . .	\$5,000	\$5,487 50	\$5,225 00
Salem and Lowell Railroad, . .	5,000	5,550 00	5,500 00
Fitchburg Railroad, . . . . .	9,000	9,990 00	9,650 00
	\$19,000	\$21,027 50	\$20,375 00

## HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Number of corporators, 37.

ROBERT BLEAKIE, *President*.HENRY S. BUNTON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$88,188 59	Bank stock, . . . . .	\$5,000 00
Earnings undivided, . . . . .	3,978 60	Railroad bonds, . . . . .	14,000 00
Guaranty fund, . . . . .	808 54	Loans on real estate, . . . . .	40,750 00
		Loans on personal security, . . . . .	28,200 00
		Deposit in banks on interest, . . . . .	3,176 15
		Expense account, . . . . .	207 02
		Cash on hand, . . . . .	1,642 56
	<hr/>		<hr/>
	\$92,975 73		\$92,975 73

Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston, . . . . .	\$3,145 41
Commonwealth National Bank, Boston, . . . . .	30 74

Whole amount of interest or profits received or earned, . . . . . \$6,006 28

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	1,280 80
	2 per cent., {	1,387 11

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$32,100, 6 per cent.; \$30,350, 7 per cent.; \$6,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 35

Aggregate amount of the same, . . . . . 38,950 00

Number of open accounts, . . . . . 638

Number and amount of deposits received for previous year, . . . . . 1,151 68,732 54

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 48 27,549 82

Number and amount of withdrawals, . . . . . 587 57,936 32

Number of accounts opened the previous year, . . . . . 220

Number of accounts closed the previous year, . . . . . 119

Amount of expenses of the corporation during previous year, . . . . . 811 80

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: April 29.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Commerce Nat'l Bank, Boston, .	\$1,000	\$1,185 00	\$1,000 00
Freeman's Nat'l Bank, Boston, .	1,300	1,508 00	1,300 00
First Nat'l Bank, Newburyport, .	2,700	3,753 00	2,700 00
	<u>\$5,000</u>	<u>\$6,446 00</u>	<u>\$5,000 00</u>

## RAILROAD BONDS.

Fitchburg Railroad 5s, . . . . .	\$7,000	\$7,700 00	\$7,000 00
Boston, Rev. Beach and Lynn R.R. 6s, .	5,000	5,600 00	5,000 00
Boston and Maine Railroad 7s, . . . .	1,000	1,240 00	1,000 00
Old Colony Railroad 7s, . . . . .	1,000	1,240 00	1,000 00
	<u>\$14,000</u>	<u>\$15,780 00</u>	<u>\$14,000 00</u>

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—  
BOSTON.

Incorporated Feb. 22, 1825. Number of corporators, 45.

ARTHUR W. TUFTS, *President*.

EDWARD RICHARDS, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$2,899,953 91	Public funds, . . . . .	\$279,900 00
Earnings undivided, . . . . .	13,498 49	Loans on public funds, . . . . .	9,260 00
Guaranty fund, . . . . .	60,500 00	Bank stock, . . . . .	184,639 97
Profit and loss, . . . . .	30,510 00	Loans on bank stock, . . . . .	6,000 00
		Railroad bonds, . . . . .	57,321 73
		Railroad note, . . . . .	50,000 00
		Real estate by foreclosure, . . . . .	133,456 00
		Loans on real estate, . . . . .	942,085 00
		Loans on personal security,* . . . . .	1,230,185 66
		Loans to counties, cities, or towns, . . . . .	12,000 00
		Deposit in banks on interest, . . . . .	91,363 70
		Cash on hand, . . . . .	8,250 34
	\$3,004,462 40		\$3,004,462 40

Loans on Public Funds, amount on each : —

On \$2,000 United States 4s, and \$2,000 Old Colony 7s, . . . . .	\$4,000 00
On \$2,000 Old Colony Railroad 7s, . . . . .	2,000 00
On \$1,500 United States 4½s, . . . . .	1,460 00
On \$1,000 city of Lowell bond and \$1,000 city of Cambridge bond, . . . . .	1,800 00

Loans on Bank Stock, amount on each : —

On 50 shares Washington National Bank, Boston, . . . . .	\$5,000 00
On 10 shares People's National Bank, Boston, . . . . .	800 00
On 2 shares Gloucester National Bank, Gloucester, . . . . .	200 00

Amount of real estate held by foreclosure, . . . . .	\$133,456 00
Assessed value of the same, . . . . .	105,100 00
Amount of income received from the same, . . . . .	3,919 00
Amount of municipal tax on real estate, . . . . .	1,586 53

Cash on Deposit in Banks, amount in each : —

Rockland National Bank, Boston, . . . . .	\$27,646 80
Hamilton National Bank, Boston, . . . . .	23,525 76
Market National Bank, Boston, . . . . .	191 14
North National Bank, Boston, . . . . .	40,000 00

Whole amount of interest or profits received or earned, . . . . .	\$140,374 51
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> 2 per cent., { 51,465 79  2 per cent., { 53,285 40 </div>

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.

The total amount of loans, with each specified rate of interest: \$100,000, 3¾ per cent.; \$376,456, 4 per cent.; \$192,000, 4½ per cent.; \$45,000, 4¾ per cent.; \$921,060, 5 per cent.; \$25,000, 5¼ per cent.; \$41,200, 5½ per cent.; \$403,215 66, 6 per cent.; \$4,500, 6¼ per cent.; \$93,700, 6½ per cent.; \$204,655, 7 per cent.; \$6,100, 7⅓ per cent.

\* This bank has been notified that these loans have exceeded the legal limit.



Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	82	
Aggregate amount of the same, . . . . .		\$141,225 66
Number of open accounts, . . . . .	8,063	
Number and amount of deposits received for previous year, . . . . .	9,220	666,175 00
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	524	296,863 00
Number and amount of withdrawals, . . . . .	6,204	554,128 19
Number of accounts opened the previous year, . . . . .	1,774	
Number of accounts closed the previous year, . . . . .	1,074	
Amount of expenses of the corporation during previous year, . . . . .		7,858 27
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: March 22.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$190,000	\$212,800 00	\$195,000 00
State and city bonds:—			
State of Maine, . . . . .	\$3,000	\$3,000 00	\$3,000 00
City of Boston 6s, . . . . .	51,000	61,710 00	51,000 00
of Boston 4s, . . . . .	30,000	31,500 00	30,000 00
of Roxbury, . . . . .	1,000	1,000 00	900 00
	\$275,000	\$310,010 00	\$279,900 00

## BANK STOCK.

First Nat'l Bank, Danvers, . . . . .	\$1,500	\$1,500 00	\$1,500 00
Atlas Nat'l Bank, Boston, . . . . .	6,000	7,260 00	6,000 00
North Nat'l Bank, Boston, . . . . .	25,700	31,611 00	25,680 47
State Nat'l Bank, Boston, . . . . .	2,300	2,875 00	2,300 00
Market Nat'l Bank, Boston, . . . . .	2,500	2,500 00	2,500 00
Second Nat'l Bank, Boston, . . . . .	5,500	8,360 00	5,500 00
Commerce Nat'l Bank, Boston, . . . . .	1,500	1,785 00	2,000 00
Atlantic Nat'l Bank, Boston, . . . . .	5,000	7,500 00	5,000 00
Revere Nat'l Bank, Boston, . . . . .	15,000	17,100 00	15,000 00
First Nat'l Bank, Boston, . . . . .	20,000	40,000 00	20,000 00
Rockland Nat'l Bank, Boston, . . . . .	17,300	23,355 00	19,430 00
People's Nat'l Bank, Boston, . . . . .	21,000	33,600 00	21,000 00
Washington Nat'l Bank, Boston, . . . . .	51,000	68,850 00	58,729 50
	\$174,300	\$246,296 00	\$184,639 97

## RAILROAD BONDS.

Old Colony Railroad, . . . . .	\$16,000	\$20,000 00	\$17,760 39
Boston and Providence Railroad, . . . . .	12,000	15,000 00	13,614 67
Boston and Albany Railroad, . . . . .	17,000	20,910 00	19,240 42
Boston and Maine Railroad, . . . . .	6,000	7,380 00	6,706 25
	\$51,000	\$63,290 00	\$57,321 73

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY—  
NEWBURYPORT.

Incorporated 1820. Number of corporators, 83.

EDWARD S. MOSELEY, *President.*

P. K. HILLS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$4,363,941 88	Public funds, . . . . .	\$854,500 00
Earnings undivided, . . . . .	39,722 63	Bank stock, . . . . .	937,120 00
Guaranty fund, . . . . .	110,000 00	Loans on bank stock, . . . . .	1,450 00
		Railroad bonds, . . . . .	95,000 00
		Real estate, . . . . .	15,000 00
		Real estate by foreclosure, . . . . .	114,630 98
		Loans on real estate, . . . . .	848,225 00
		Loans on personal security, . . . . .	1,439,405 00
		Loans to counties, cities, or towns, . . . . .	168,000 00
		Deposit in banks on interest, . . . . .	39,557 33
		Cash on hand, . . . . .	776 20
	<u>\$4,513,664 51</u>		<u>\$4,513,664 51</u>

Loans on Bank Stock, amount on each:—

On 6 shares First National Bank, Newburyport, . . . . .	\$550 00
On 10 shares First National Bank, Merrimac, . . . . .	900 00

Invested in real estate (for banking purposes), . . . . .	\$15,000 00
Estimated value of the same, . . . . .	17,000 00
Amount of real estate held by foreclosure, . . . . .	114,630 98
Assessed value of the same, . . . . .	112,100 00
Amount of income received from the same, . . . . .	2,301 18
Amount of municipal tax on real estate, . . . . .	2,009 12

Cash on Deposit in Banks, amount in each:—

First National Bank of Newburyport, . . . . .	\$39,543 36
National Bank of Redemption, Boston, . . . . .	13 97

Whole amount of interest or profits received or earned, . . . . .	\$235,784 26
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div>2 per cent.,</div> <div>82,902 35</div> </div> <div> <div>2 per cent.,</div> <div>84,610 02</div> </div>

Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$110,000, 3½ per cent.; \$250,000, 4 per cent.; \$25,000, 4¼ per cent.; \$462,000, 4½ per cent.; \$415,000, 4¾ per cent.; \$517,700, 5 per cent.; \$62,000, 5¼ per cent.; \$108,000, 5½ per cent.; \$60,000, 5¾ per cent.; \$1,278,480, 6 per cent.; \$128,400, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	343
Aggregate amount of the same, . . . . .	345,265 00
Number of open accounts, . . . . .	9,923
Number and amount of deposits received for previous year, . . . . .	4,902 478,649 21
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	304 177,205 24
Number and amount of withdrawals, . . . . .	4,982 516,343 44

Number of accounts opened the previous year, . . . .	1,122
Number of accounts closed the previous year, . . . .	803
Amount of expenses of the corporation during previous year, . . . .	\$6,623 04
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: July 6.	

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . .	\$255,000	\$279,148 75	\$255,000 00
City and town bonds:—			
City of Charlestown 6s, . . . .	35,000	39,900 00	35,000 00
of Holyoke 6s, . . . .	25,000	31,000 00	25,000 00
of Lynn 6s, . . . .	75,000	90,000 00	75,000 00
of Springfield 7s, . . . .	40,000	54,000 00	40,000 00
of Nashua, N.H., 6s, . . . .	50,000	56,000 00	50,000 00
of Hartford, Conn., 6s, . . . .	5,000	5,600 00	5,000 00
of Concord, N. H., 6s, . . . .	35,000	41,300 00	35,000 00
of Newburyport 6s, . . . .	183,000	204,960 00	183,000 00
of Newburyport 5s, . . . .	6,500	6,500 00	6,500 00
of Lewiston, Me., 6s, . . . .	10,000	11,000 00	10,000 00
of Bangor, Me., 7s, . . . .	25,000	30,000 00	25,000 00
of Lawrence 5½s, . . . .	25,000	25,250 00	25,000 00
of Portland, Me., 6s, . . . .	60,000	64,200 00	60,000 00
Town of Melrose 7s, . . . .	8,000	9,760 00	8,000 00
of Groveland 5s, . . . .	17,000	17,340 00	17,000 00
	\$854,500	\$965,953 75	\$854,500 00

## BANK STOCK.

Atlantic Nat'l Bank, Boston, . . . .	\$12,200	\$18,361 00	\$12,200 00
Atlas Nat'l Bank, Boston, . . . .	75,000	90,843 00	75,000 00
Blackstone Nat'l Bank, Boston, . . . .	4,700	5,100 00	4,700 00
Boston Nat'l Bank, Boston, . . . .	3,700	4,384 00	3,700 00
Old Boston Nat'l Bank, Boston, . . . .	10,000	12,050 00	10,000 00
City Nat'l Bank, Boston, . . . .	10,800	12,838 00	10,800 00
Columbian Nat'l Bank, Boston, . . . .	30,000	39,150 00	30,000 00
Commerce Nat'l Bank, Boston, . . . .	22,100	26,354 00	22,100 00
Commonwealth Nat'l Bank, Boston, . . . .	25,000	27,750 00	25,000 00
Eagle Nat'l Bank, Boston, . . . .	28,600	32,246 00	28,600 00
Eliot Nat'l Bank, Boston, . . . .	7,400	8,806 00	7,400 00
Exchange Nat'l Bank, Boston, . . . .	10,000	13,012 00	10,000 00
Faneuil Hall Nat'l Bank, Boston, . . . .	24,000	31,260 00	24,000 00
First Nat'l Bank, Boston, . . . .	10,000	20,250 00	10,000 00
Freeman's Nat'l Bank, Boston, . . . .	27,000	31,320 00	27,000 00
Globe Nat'l Bank, Boston, . . . .	13,300	14,231 00	13,300 00
Hamilton Nat'l Bank, Boston, . . . .	25,000	29,500 00	25,000 00
Hide and Leather Nat'l B'k, Boston, . . . .	15,000	16,500 00	15,000 00
Howard Nat'l Bank, Boston, . . . .	26,700	32,574 00	26,700 00
Market Nat'l Bank, Boston, . . . .	50,800	50,800 00	50,800 00
Massachusetts Nat'l Bank, Boston, . . . .	8,250	9,240 00	8,250 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maverick Nat'l Bank, Boston, . . .	\$20,000	\$45,025 00	\$20,000 00
Merchants' Nat'l Bank, Boston, . . .	17,300	24,328 00	17,300 00
New England Nat'l Bank, Boston, . . .	10,000	13,500 00	10,000 00
North Nat'l Bank, Boston, . . .	30,200	38,882 00	30,200 00
North America Nat'l Bank, Boston, . . .	6,000	6,645 00	6,000 00
Redemption Nat'l Bank, Boston, . . .	25,800	33,798 00	25,800 00
Revere Nat'l Bank, Boston, . . .	37,500	42,750 00	37,500 00
Second Nat'l Bank, Boston, . . .	48,000	72,960 00	48,000 00
Shawmut Nat'l Bank, Boston, . . .	20,000	21,950 00	20,000 00
Shoe and Leather Nat'l Bank, Boston, . . .	40,000	42,200 00	40,000 00
State Nat'l Bank, Boston, . . .	6,900	8,487 00	6,900 00
Suffolk Nat'l Bank, Boston, . . .	22,500	26,325 00	22,500 00
Traders' Nat'l Bank, Boston, . . .	27,200	25,228 00	27,200 00
Tremont Nat'l Bank, Boston, . . .	50,000	57,000 00	50,000 00
Union Nat'l Bank, Boston, . . .	20,800	29,120 00	20,800 00
Washington Nat'l Bank, Boston, . . .	35,300	47,920 00	35,300 00
Webster Nat'l Bank, Boston, . . .	20,000	21,675 00	20,000 00
Mechanicks' N'l B'k, Newburyport, . . .	21,500	30,153 00	21,500 00
Merchants' N'l Bank, Newburyport, . . .	24,520	35,554 00	24,520 00
Ocean Nat'l Bank, Newburyport, . . .	5,250	6,930 00	5,250 00
First Nat'l Bank, Newburyport, . . .	2,800	3,920 00	2,800 00
Gloucester Nat'l Bank, Gloucester, . . .	6,000	7,920 00	6,000 00
	\$937,120	\$1,168,839 00	\$937,120 00

## RAILROAD BONDS.

Eastern Railroad 6s, . . . . .	\$50,000	\$54,750 00	\$40,000 00
Providence and Worcester R.R. 7s, . . .	50,000	52,000 00	50,000 00
Boston and Lowell Railroad 5s, . . .	5,000	5,200 00	5,000 00
	\$105,000	\$111,950 00	\$95,000 00

## IPSWICH SAVINGS BANK—IPSWICH.

Incorporated 1869. Number of corporators, 29.

JOSEPH ROSS, *President*.THEODORE F. COGSWELL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$212,763 95	Public funds, . . . . .	\$5,030 00
Earnings undivided, . . . . .	2,325 15	Loans on public funds, . . . . .	800 00
Guaranty fund, . . . . .	2,315 00	Bank stock, . . . . .	48,609 00
		Loans on real estate, . . . . .	104,133 00
		Loans on personal security, . . . . .	20,675 00
		Loans to counties, cities, or towns, . . . . .	10,300 00
		Deposit in bank on interest, . . . . .	24,107 00
		Cash on hand and in bank, . . . . .	3,750 10
	<hr/> \$217,404 10		<hr/> \$217,404 10

## Loans on Public Funds:—

On \$1,000 city of Newton 6s, . . . . . \$800 00

## Cash on Deposit in Bank:—

First National Bank, Salem, . . . . . \$26,235 20

Whole amount of interest or profits received or earned, . . . . . \$13,394 51

Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2 per cent.,	} 3,700 00
	} 2 per cent.,	} 3,940 00

Times for the dividends fixed by the by-laws: fourth Wednesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$39,333, 6 per cent; \$21,040, 6½ per cent.; \$44,560, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 172

Aggregate amount of the same, . . . . . 124,808 00

Number of open accounts, . . . . . 1,081

Number and amount of deposits received for previous year, . . . . . 923 65,228 57

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 48 24,620 00

Number and amount of withdrawals, . . . . . 600 51,213 55

Number of accounts opened the previous year, . . . . . 223

Number of accounts closed the previous year, . . . . . 114

Amount of expenses of the corporation during previous year, . . . . . 461 59

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: August 16.



## - PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Bangor, Me., 6s, . . .	\$1,000	\$1,150 00	\$930 00
of Manchester, N. H., 6s, . . .	600	720 00	600 00
of Providence, R.I., 5s, . . .	2,000	2,360 00	2,000 00
of Dover, N. H., 6s, . . .	500	600 00	500 00
Town of Provincetown 5s, . . .	1,000	1,150 00	1,000 00
	\$5,100	\$5,980 00	\$5,030 00

## BANK STOCK.

Salem Nat'l Bank, Salem, . . .	\$2,100	\$2,625 00	\$2,310 00
Naumkeag Nat'l Bank, Salem, . . .	2,300	3,760 50	3,332 00
Mercantile Nat'l Bank, Salem, . . .	1,900	2,280 00	2,090 00
First Nat'l Bank, Salem, . . .	4,300	5,160 00	4,945 00
Asiatic Nat'l Bank, Salem, . . .	1,890	2,961 00	2,680 00
Merchants' Nat'l Bank, Salem, . . .	2,050	2,952 00	2,762 00
Exchange Nat'l Bank, Salem, . . .	1,300	1,560 00	1,456 00
Merchants' Nat'l Bank, Boston, . . .	4,200	5,004 00	5,004 00
Republic Nat'l Bank, Boston, . . .	2,500	3,150 00	3,150 00
Second Nat'l Bank, Boston, . . .	400	580 00	580 00
Atlas Nat'l Bank, Boston, . . .	1,000	1,200 00	1,175 00
Commerce Nat'l Bank, Boston, . . .	400	500 00	400 00
Union Nat'l Bank, Boston, . . .	2,400	3,600 00	3,360 00
Gloucester Nat'l Bank, Gloucester, . . .	500	700 00	665 00
Globe Nat'l Bank, Boston, . . .	2,500	2,750 00	2,500 00
Revere Nat'l Bank, Boston, . . .	800	960 00	800 00
Howard Nat'l Bank, Boston, . . .	2,000	2,500 00	2,400 00
New England Nat'l Bank, Boston, . . .	4,000	6,000 00	6,000 00
Pacific Nat'l Bank, Boston, . . .	4,000	—	3,000 00
	\$40,540	\$48,242 50	\$48,609 00

## LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Number of corporators, 81.

MILTON BONNEY, *President.*WM. R. SPALDING, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$358,725 68	Public funds, . . . . .	\$24,000 00
Earnings undivided, . . . . .	19,548 55	Bank stock, . . . . .	80,300 00
Guaranty fund, . . . . .	5,602 54	Railroad bonds, . . . . .	25,000 00
		Real estate by foreclosure, . . . . .	11,373 36
		Loans on real estate, . . . . .	186,819 00
		Loans on personal security, . . . . .	26,618 89
		Deposit in banks on interest, . . . . .	19,216 21
		Expense account, . . . . .	904 69
		Cash on hand, . . . . .	9,644 62
	\$383,876 77		\$383,876 77

Amount of real estate held by foreclosure, . . . . .	\$11,373 36
Assessed value of the same, . . . . .	9,450 00
Amount of income received from the same, . . . . .	1,009 02
Amount of municipal tax on real estate, . . . . .	156 87

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston, . . . . .	\$1,296 69
Pemberton National Bank, Lawrence, . . . . .	22,919 52

Whole amount of interest or profits received or earned, . . . . .	\$23,642 78
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	6,434 93
year, . . . . . } 2 per cent., {	6,564 93

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$10,000, 3½ per cent.; \$11,400, 5 per cent.; \$99,693.89, 6 per cent.; \$8,250, 6½ per cent.; \$84,094, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	185
Aggregate amount of the same, . . . . .	134,087 89
Number of open accounts, . . . . .	1,339
Number and amount of deposits received for previous year, . . . . .	1,252 104,802 04
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	81 41,221 82
Number and amount of withdrawals, . . . . .	867 81,167 44
Number of accounts opened the previous year, . . . . .	300
Number of accounts closed the previous year, . . . . .	293
Amount of expenses of the corporation during previous year, . . . . .	1,600 00
Amount of treasurer's bond, . . . . .	10,000 00
Date of examination by commissioner: May 10.	

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$22,000	\$26,290 00	\$22,000 00
“ “ 6s, . . . . .	1,000	1,290 00	1,000 00
City bonds:—			
City of Lawrence 6s, . . . . .	1,000	1,200 00	1,000 00
	\$24,000	\$28,780 00	\$24,000 00

## BANK STOCK.

Commerce Nat'l Bank, Boston, . .	\$2,700	\$3,221 25	\$2,700 00
North America Nat'l Bank, Boston, .	2,300	2,553 00	2,300 00
Market Nat'l Bank, Boston, . . .	5,600	5,600 00	5,600 00
Pemberton Nat'l Bank, Lawrence, . .	4,000	5,400 00	4,000 00
Traders' Nat'l Bank, Boston, . . .	2,100	1,947 75	2,100 00
Howard Nat'l Bank, Boston, . . .	1,500	1,830 00	1,500 00
State Nat'l Bank, Boston, . . . .	5,400	6,642 00	5,400 00
Webster Nat'l Bank, Boston, . . .	8,900	9,656 50	8,900 00
City Nat'l Bank, Boston, . . . .	1,000	1,190 00	1,000 00
Eliot Nat'l Bank, Boston, . . . .	2,400	2,856 00	2,400 00
Atlas Nat'l Bank, Boston, . . . .	2,000	2,422 50	2,000 00
Hide and Leather Nat'l B'k, Boston, .	10,300	11,330 00	10,300 00
Third Nat'l Bank, Boston, . . . .	3,400	3,442 25	3,400 00
Merchants' Nat'l Bank, Boston, . .	2,000	2,811 25	2,000 00
Commonwealth Nat'l Bank, Boston, .	2,700	2,997 00	2,700 00
Lawrence Nat'l Bank, Lawrence, . .	700	770 00	700 00
Central Nat'l Bank, Boston, . . .	5,500	4,083 75	5,500 00
Central Nat'l Bank, Boston, . . .	5,500	4,083 75	5,500 00
First Ward Nat'l Bank, Boston, . .	1,600	1,836 00	1,600 00
Fourth Nat'l Bank, Boston, . . . .	3,800	4,180 00	3,800 00
Blackstone Nat'l Bank, Boston, . .	2,900	3,146 50	2,900 00
Tremont Nat'l Bank, Boston, . . .	4,000	4,560 00	4,000 00
	\$80,300	\$86,559 50	\$80,300 00

## RAILROAD BONDS.

Fitchburg Railroad 6s, . . . . .	\$5,000	\$5,800 00	\$5,000 00
Fitchburg Railroad 5s, . . . . .	20,000	22,200 00	20,000 00
	\$25,000	\$28,000 00	\$25,000 00

## LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Number of corporators, 88.

HARRISON GARFIELD, *President.*JOHN L. KILBON, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$542,075 36	Public funds, . . . . .	\$112,000 00
Earnings undivided, . . . . .	9,704 67	Bank stock, . . . . .	110,200 00
Guaranty fund, . . . . .	12,000 00	Loans on bank stock, . . . . .	500 00
		Real estate by foreclosure, . . . . .	4,728 12
		Loans on real estate, . . . . .	260,060 74
		Loans on personal security, . . . . .	39,067 00
		Loans to counties, cities, or towns, . . . . .	20,000 00
		Expense account, . . . . .	570 82
		Premium account, . . . . .	14,625 00
		Cash in bank, . . . . .	2,028 35
	\$563,780 03		\$563,780 03

## Loans on Bank Stock:—

On 11 shares Lee National Bank, . . . . . \$500 00

Amount of real estate held by foreclosure, . . . . . \$4,728 12

Assessed value of the same, . . . . . 4,900 00

Amount of income received from the same, . . . . . 237 88

Amount of municipal tax on real estate, . . . . . 85 84

## Cash on Deposit in Bank:—

Lee National Bank, Lee, . . . . . \$2,028 35

Whole amount of interest or profits received or earned, . . . . . \$30,551 54

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	10,066 50
	2 per cent., {	10,117 58

Times for the dividends fixed by the by-laws: May 31 and November 30.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $5\frac{7}{10}$ .

The total amount of loans, with each specified rate of interest: \$2,000, 5 per cent.; \$317,627.74, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 254

Aggregate amount of the same, . . . . . 193,109 72

Number of open accounts, . . . . . 1,700

Number and amount of deposits received for previous year, . . . . . 1,186 106,557 18

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 88 50,290 73

Number and amount of withdrawals, . . . . . 881 102,999 47

Number of accounts opened the previous year, . . . . . 271

Number of accounts closed the previous year, . . . . . 200

Amount of expenses of the corporation during previous year, . . . . . 1,553 00

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: August 1.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$10,000	\$45,200 00	\$10,000 00
District of Columbia 5s, . . . . .	10,000	11,500 00	10,000 00
Massachusetts 5s, . . . . .	20,000	23,200 00	20,000 00
City bonds:—			
City of Springfield 7s, . . . . .	10,000	12,100 00	10,000 00
of Boston 4s, 5s, and 6s, . . . . .	20,000	23,370 00	20,000 00
of Hartford, Conn., 4½s, . . . . .	2,000	2,120 00	2,000 00
of Providence, R. I., 5s, . . . . .	10,000	11,700 00	10,000 00
	\$112,000	\$129,190 00	\$112,000 00

## BANK STOCK.

Lee Nat'l Bank, Lee, . . . . .	\$18,900	\$23,200 00	\$18,900 00
Adams Nat'l Bank, North Adams, . . . . .	7,000	9,800 00	7,000 00
First Nat'l Bank, Adams, . . . . .	3,300	4,125 00	3,300 00
Pittsfield Nat'l Bank, Pittsfield, . . . . .	6,000	9,300 00	6,000 00
Housatonic Nat'l Bank, Stockbridge, . . . . .	5,000	7,500 00	5,000 00
Everett Nat'l Bank, Boston, . . . . .	1,500	1,695 00	1,500 00
Continental Nat'l Bank, Boston, . . . . .	2,300	2,645 00	2,300 00
Massachusetts Nat'l Bank, Boston, . . . . .	2,500	2,800 00	2,500 00
Hamilton Nat'l Bank, Boston, . . . . .	1,000	1,180 00	1,000 00
First Nat'l Bank, Boston, . . . . .	10,000	20,150 00	10,000 00
Merchandise Nat'l Bank, Boston, . . . . .	5,000	5,000 00	5,000 00
Atlas Nat'l Bank, Boston, . . . . .	2,800	3,388 00	2,800 00
Atlantic Nat'l Bank, Boston, . . . . .	1,000	1,460 00	1,000 00
Hide and Leather Nat'l B'k, Boston, . . . . .	6,500	7,150 00	6,500 00
Eagle Nat'l Bank, Boston, . . . . .	6,800	7,616 00	6,800 00
Revere Nat'l Bank, Boston, . . . . .	4,000	4,560 00	4,000 00
State Nat'l Bank, Boston, . . . . .	1,500	1,845 00	1,500 00
Webster Nat'l Bank, Boston, . . . . .	3,500	3,815 00	3,500 00
Commerce Nat'l Bank, Boston, . . . . .	5,500	6,490 00	5,500 00
Redemption Nat'l Bank, Boston, . . . . .	5,000	6,500 00	5,000 00
Commonwealth Nat'l Bank, Boston, . . . . .	1,000	1,110 00	1,000 00
Republic Nat'l Bank, Boston, . . . . .	1,000	1,260 00	1,000 00
North America Nat'l Bank, Boston, . . . . .	9,100	9,828 00	9,100 00
	\$110,200	\$142,417 00	\$110,200 00



## LEICESTER SAVINGS BANK—LEICESTER.

Incorporated 1869. Number of corporators, 43.

LORY S. WATSON, *President*.D. E. MERRIAM, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$314,536 59	Public funds, . . . . .	\$113,806 25
Earnings undivided, . . . . .	8,281 84	Loans on public funds, . . . . .	400 00
Guaranty fund, . . . . .	6,000 47	Bank stock, . . . . .	49,849 12
		Loans on bank stock, . . . . .	1,500 00
		Railroad bonds, . . . . .	3,030 00
		Loans on real estate, . . . . .	127,180 00
		Loans on personal security, . . . . .	13,150 00
		Deposit in bank on interest, . . . . .	15,785 73
		Expense account, . . . . .	6 41
		Premium account, . . . . .	4,111 39
	\$328,818 90		\$328,818 90

## Loans on Public Funds:—

On \$1,000 United States 4s, . . . . . \$400 00

## Loan on Bank Stock:—

On 15 shares Leicester National Bank, . . . . . \$1,500 00

## Cash on Deposit in Bank:—

Leicester National Bank, . . . . . \$15,785 73

Whole amount of interest or profits received or earned, . . . . . \$16,450 66

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	5,813 44
	2 per cent., {	5,797 94

Times for the dividends fixed by the by-laws: June and December.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$45,950, 5 per cent.; \$914.70, 6 per cent.; \$4,175, 7 per cent.; \$835, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 101

Aggregate amount of the same, . . . . . 88,430 00

Number of open accounts, . . . . . 685

Number and amount of deposits received for previous year, . . . . . 321 41,572 11

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 37 17,615 61

Number and amount of withdrawals, . . . . . 253 27,775 25

Number of accounts opened the previous year, . . . . . 70

Number of accounts closed the previous year, . . . . . 49

Amount of expenses of the corporation during previous year, . . . . . 1,035 88

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: June 9.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . .	\$20,000	\$24,000 00	\$20,000 00
“ “ 4½s, . . . .	10,000	11,400 00	10,000 00
Stratford County, N. H., 4s, . .	5,000	5,200 00	5,000 00
City and town bonds:—			
City of Worcester 6s, . . . .	12,000	14,160 00	12,000 00
of Chelsea 6s, . . . .	8,000	9,520 00	8,000 00
of Lynn 6s, . . . .	9,000	10,380 00	9,000 00
of Fall River 6s, . . . .	1,000	1,220 00	1,000 00
of Springfield 7s, . . . .	2,000	2,300 00	2,000 00
of Somerville 5s, . . . .	10,000	10,800 00	10,806 25
of Lowell 6s, . . . .	10,000	10,000 00	10,000 00
of Manchester, N. H., 6s, . .	1,000	1,225 00	1,000 00
of Portland, Me., 6s, . . . .	1,000	1,230 00	1,000 00
of Columbus, O., 4s, . . . .	10,000	10,300 00	10,000 00
of Cincinnati, O., 6s, . . . .	5,000	6,000 00	5,000 00
Town of Natick 7s, . . . .	9,000	9,427 50	9,000 00
	\$113,000	\$127,162 50	\$113,806 25

## BANK STOCK.

North America Nat'l Bank, Boston, .	\$1,200	\$1,332 00	\$1,346 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,500 00	5,954 40
Traders' Nat'l Bank, Boston, . .	2,500	2,250 00	2,612 50
North Nat'l Bank, Boston, . . .	2,000	2,570 00	2,425 00
State Nat'l Bank, Boston, . . .	5,000	6,100 00	5,397 50
Webster Nat'l Bank, Boston, . .	3,000	3,270 00	3,162 50
Howard Nat'l Bank, Boston, . . .	2,500	3,050 00	2,635 00
Eliot Nat'l Bank, Boston, . . .	3,000	3,570 00	3,610 00
Continental Nat'l Bank, Boston, .	1,000	1,180 00	1,150 00
Maverick Nat'l Bank, Boston, . .	1,000	2,250 00	1,178 75
Market Nat'l Bank, Boston, . . .	1,500	1,500 00	1,815 40
Commonwealth Nat'l Bank, Boston,	1,000	1,110 00	1,100 00
Revere Nat'l Bank, Boston, . . .	1,500	1,710 00	1,925 00
Central Nat'l Bank, Worcester, . .	2,500	3,500 00	3,525 00
Millbury Nat'l Bank, Millbury, . .	1,100	1,430 00	1,314 50
Leicester Nat'l Bank, Leicester, .	8,700	10,266 00	10,697 57
	\$42,500	\$50,588 00	\$49,849 12

## RAILROAD BONDS.

Eastern Railroad 6s, . . . .	\$3,000	\$3,300 00	\$3,030 00
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## LEOMINSTER SAVINGS BANK—LEOMINSTER.

Incorporated 1865. Number of corporators, 35.

LEONARD BURRAGE *President.*A. L. BURDITT, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$635,814 79	Bank stock, . . . . .	\$92,000 00
Earnings undivided, . . . . .	1,537 87	Loans on bank stock, . . . . .	11,950 00
Guaranty fund, . . . . .	10,500 00	Real estate by foreclosure, . . . . .	13,098 99
		Loans on real estate, . . . . .	342,360 00
		Loans on personal security, . . . . .	113,020 00
		Loans to counties, cities, or towns, . . . . .	41,700 00
		Deposit in bank on interest, . . . . .	20,000 00
		Loan on bank book, . . . . .	250 00
		Cash on hand and in bank, . . . . .	13,473 67
	\$647,852 66		\$647,852 66

## Loans on Bank Stock, amount on each:—

On 56 shares Safety Fund National Bank of Fitchburg, . . . . .	\$5,000 00
On 87 shares First National Bank of Leominster, . . . . .	6,950 00

Amount of real estate held by foreclosure, . . . . .	\$13,098 99
Assessed value of the same, . . . . .	13,750 00
Amount of income received from the same, . . . . .	886 34
Amount of municipal tax on real estate, . . . . .	206 25

## Cash on Deposit in Bank:—

First National Bank of Leominster, . . . . .	\$30,567 00
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Whole amount of interest or profits received or earned, . . . . .	\$31,179 16
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 11,945 23
	2 per cent., { 12,160 84

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$41,700, 4 per cent.; \$50,000, 5 per cent.; \$417,580, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 349

Aggregate amount of the same, . . . . . 391,200 00

Number of open accounts, . . . . . 1,977

Number and amount of deposits received for previous year, . . . . . 1,421 125,359 87

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 127 71,456 20

Number and amount of withdrawals, . . . . . 1,169 129,210 07

Number of accounts opened the previous year, . . . . . 344

Number of accounts closed the previous year, . . . . . 288

Amount of expenses of the corporation during previous year, . . . . . 1,839 74

Amount of treasurer's bond, . . . . . 40,000 00

Date of examination by commissioner: July 21.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Safety Fund Nat'l Bank, Fitchburg,	\$8,000	\$8,960 00	\$8,000 00
First Nat'l Bank, Leominster, . .	38,300	42,130 00	38,300 00
Webster Nat'l Bank, Boston, . .	7,500	8,060 00	7,500 00
Boston Nat'l Bank, Boston, . .	6,200	7,316 00	6,200 00
Commonwealth Nat'l Bank, Boston,	1,000	1,110 00	1,000 00
North America Nat'l Bank, Boston,	3,000	3,330 00	3,000 00
Traders' Nat'l Bank, Boston, . .	2,600	2,340 00	2,600 00
Central Nat'l Bank, Boston, . . .	5,400	4,050 00	5,400 00
Globe Nat'l Bank, Boston, . . .	6,100	6,527 00	6,100 00
Market Nat'l Bank, Boston, . . .	1,000	1,000 00	1,000 00
Blackstone Nat'l Bank, Boston, . .	500	540 00	500 00
Eliot Nat'l Bank, Boston, . . . .	2,500	2,975 00	2,500 00
Everett Nat'l Bank, Boston, . . .	3,400	3,842 00	3,400 00
Continental Nat'l Bank, Boston, .	2,000	2,360 00	2,000 00
Boylston Nat'l Bank, Boston, . .	1,500	1,770 00	1,500 00
Eagle Nat'l Bank, Boston, . . . .	1,700	1,904 00	1,700 00
Shoe and Leather Nat'l B'k, Boston,	200	210 00	200 00
Merchandise Nat'l Bank, Boston, .	200	200 00	200 00
Commerce Nat'l Bank, Boston, . .	900	1,071 00	900 00
	\$92,000	\$99,695 00	\$92,000 00

## LOWELL FIVE CENTS SAVINGS BANK — LOWELL.

Incorporated 1854. Number of corporators, 110.

HORATIO WOOD, *President*.ARTEMAS S. TYLER, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,301,660 87	Public funds, . . . . .	\$72,975 00
Earnings undivided, . . . . .	144,161 36	Bank stock, . . . . .	150,571 50
Guaranty fund, . . . . .	24,776 75	Loans on bank stock, . . . . .	2,800 00
Suspense account, . . . . .	3,070 93	Real estate, . . . . .	65,000 00
		Real estate by foreclosure, . . . . .	394,471 66
		Loans on real estate, . . . . .	550,925 00
		Loans on personal security, . . . . .	173,840 00
		Loans to counties, cities, or towns, . . . . .	25,000 00
		Deposit in banks on interest, . . . . .	31,921 98
		Expense account, . . . . .	2,516 74
		Loans on bank books, . . . . .	1,725 00
		Cash on hand, . . . . .	1,923 03
	\$1,473,669 91		\$1,473,669 91

## Loans on Bank Stock :—

On 28 shares Prescott National Bank, . . . . .	\$2,800 00
Invested in real estate (for banking purposes), . . . . .	\$65,000 00
Estimated value of the same, . . . . .	65,000 00
Amount of real estate held by foreclosure, . . . . .	394,471 66
Assessed value of the same, . . . . .	274,000 00
Amount of income received from the same, . . . . .	14,469 59
Amount of municipal tax on real estate, . . . . .	4,310 39

## Cash on Deposit in Banks, amount in each :—

Prescott National Bank, Lowell, . . . . .	\$14,234 81
Appleton National Bank, Lowell, . . . . .	12,983 92
National Bank of the Commonwealth, Boston, . . . . .	4,703 25

Whole amount of interest or profits received or earned, . . . . .	\$76,103 43
Rate and amount of each semi-annual dividend for previous year . . . . .	2 per cent., { 27,709 38 2 per cent., { 26,641 58

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $4\frac{2}{3}$ .

The total amount of loans, with each specified rate of interest: \$50,000,  $4\frac{1}{2}$  per cent.; \$264,125, 5 per cent.; \$6,000,  $5\frac{1}{2}$  per cent.; \$320,965, 6 per cent.; \$55,000,  $6\frac{1}{2}$  per cent.; \$52,200, 7 per cent.; \$1,300,  $7\frac{3}{10}$  per cent.; \$4,700,  $7\frac{1}{2}$  per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 79

Aggregate amount of the same, . . . . . 111,690 00

Amount of investments from which no income is received, . . . . . 47,971 66

Number of open accounts, . . . . . 6,514

Number and amount of deposits received for previous year, . . . . . 2,324 176,207 22

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 101 58,548 07



Number and amount of withdrawals, . . . . .	2,615	\$306,348 37
Number of accounts opened the previous year, . . . . .	629	
Number of accounts closed the previous year, . . . . .	1,016	
Amount of expenses of the corporation during previous year, . . . . .		6,998 28
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner: May 8.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Cambridge, . . . . .	\$15,000	\$16,200 00	\$15,000 00
of Charlestown, . . . . .	10,000	10,700 00	10,000 00
of Lawrence, . . . . .	10,000	10,500 00	10,000 00
of Lowell, . . . . .	35,000	39,550 00	32,975 00
Town of Plymouth, . . . . .	5,000	5,250 00	5,000 00
	\$75,000	\$82,200 00	\$72,975 00

## BANK STOCK.

Atlas Nat'l Bank, Boston, . . . . .	\$3,900	\$1,723 87	\$3,900 00
Boylston Nat'l Bank, Boston, . . . . .	5,200	6,162 00	5,200 00
Blackstone Nat'l Bank, Boston, . . . . .	4,500	4,882 50	4,500 00
Continental Nat'l Bank, Boston, . . . . .	7,000	8,286 25	7,000 00
City Nat'l Bank, Boston, . . . . .	1,300	1,545 38	1,300 00
Commerce Nat'l Bank, Boston, . . . . .	1,400	1,669 50	1,400 00
Commonwealth Nat'l Bank, Boston, . . . . .	1,000	1,110 00	1,000 00
Eagle Nat'l Bank, Boston, . . . . .	2,800	3,157 00	2,800 00
Eliot Nat'l Bank, Boston, . . . . .	5,000	5,950 00	5,000 00
Everett Nat'l Bank, Boston, . . . . .	400	452 00	400 00
Exchange Nat'l Bank, Boston, . . . . .	1,000	1,305 00	1,000 00
Freeman's Nat'l Bank, Boston, . . . . .	5,000	5,800 00	5,000 00
Globe Nat'l Bank, Boston, . . . . .	5,200	5,564 00	5,200 00
Hamilton Nat'l Bank, Boston, . . . . .	3,400	4,012 00	3,400 00
Hide and Leather N'l Bank, Boston, . . . . .	1,500	1,650 00	1,500 00
North America Nat'l Bank, Boston, . . . . .	9,000	9,967 50	9,450 00
Revere Nat'l Bank, Boston, . . . . .	2,700	3,078 00	2,700 00
Redemption Nat'l Bank, Boston, . . . . .	5,600	7,336 00	5,600 00
State Nat'l Bank, Boston, . . . . .	2,000	2,460 00	2,000 00
Suffolk Nat'l Bank, Boston, . . . . .	9,200	10,794 00	9,200 00
Second Nat'l Bank, Boston, . . . . .	2,500	3,800 00	2,500 00
Shawmut Nat'l Bank, Boston, . . . . .	500	548 75	500 00
Shoe and Leather Nat'l B'k, Boston, . . . . .	1,000	1,055 00	1,000 00
Tremont Nat'l Bank, Boston, . . . . .	7,100	8,094 00	7,100 00
Union Nat'l Bank, Boston, . . . . .	2,200	3,080 00	2,200 00
Washington Nat'l Bank, Boston, . . . . .	900	1,221 75	900 00
First Nat'l Bank, Lowell, . . . . .	8,500	12,771 25	11,305 00
Old Lowell Nat'l Bank, Lowell, . . . . .	8,300	9,960 00	10,970 50
Merchants' Nat'l Bank, Lowell, . . . . .	3,500	4,375 00	3,540 00
Prescott Nat'l Bank, Lowell, . . . . .	13,500	18,225 00	16,806 00
Railroad Nat'l Bank, Lowell, . . . . .	15,000	18,000 00	16,200 00
	\$140,100	\$171,035 75	\$150,571 50

## LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated 1829. Number of corporators, 64.

THEODORE EDSON, *President*.GEORGE J. CARNEY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$3,372,084 91	Public funds, . . . . .	\$725,000 00
Earnings undivided, . . . . .	106,979 80	Bank stock, . . . . .	200,000 00
Guaranty fund, . . . . .	84,595 17	Loans on bank stock, . . . . .	37,100 00
		Real estate, . . . . .	20,334 06
		Loans on real estate, . . . . .	572,570 58
		Loans to counties, cities, or towns, . . . . .	1,565,800 00
		Deposit in banks on interest, . . . . .	442,855 24
	<hr/>		<hr/>
	\$3,563,659 88		\$3,563,659 88

## Loans on Bank Stock, amount on each:—

On 250 shares Wamesit National Bank, Lowell, . . . . .	\$22,500 00
On 30 shares Merchants' National Bank, Lowell, . . . . .	2,700 00
On 29 shares Railroad National Bank, Lowell, . . . . .	2,000 00
On 115 shares Appleton National Bank, Lowell, . . . . .	9,900 00

Invested in real estate (for banking purposes), . . . . .	\$20,334 06
Estimated value of the same, . . . . .	20,334 06
Amount of municipal tax on real estate, . . . . .	507 00

## Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Lowell, . . . . .	\$359,355 24
Wamesit National Bank, Lowell, . . . . .	30,000 00
Appleton National Bank, Lowell, . . . . .	53,500 00

Whole amount of interest or profits received or earned, . . . . . \$205,335 71

Rate and amount of each semi-annual dividend for previous }  $1\frac{1}{2}$  per cent., { 49,952 74  
year, . . . . . }  $1\frac{1}{2}$  per cent., { 49,779 54

Times for the dividends fixed by the by-laws: first Saturday in May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $7\frac{30.7}{1000}$ .

The total amount of loans, with each specified rate of interest: \$60,000, 2 per cent.; \$100,000,  $3\frac{7}{8}$  per cent.; \$481,400, 4 per cent.; \$50,000,  $4\frac{29}{100}$  per cent.; \$85,300,  $4\frac{3}{4}$  per cent.; \$20,000,  $4\frac{9}{10}$  per cent.; \$308,520 58, 5 per cent.; \$597,450, 6 per cent.; \$200,000,  $6\frac{1}{2}$  per cent.; \$225,000,  $6\frac{6}{10}$  per cent.; \$47,800, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 45

Aggregate amount of the same, . . . . . 77,520 58

Number of open accounts, . . . . . 10,105

Number and amount of deposits received for previous year, . . . . . 25,213 659,309 94

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 412 209,034 00

Number and amount of withdrawals, . . . . . 6,370 797,478 83

Number of accounts opened the previous year, . . . . . 1,733

Number of accounts closed the previous year, . . . . . 1,495

Amount of expenses of the corporation during previous year, . . . . . 6,500 00

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: July 7.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . .	\$65,000	\$72,800 00	\$65,000 00
“ “ 3s, . . . .	660,000	675,675 00	660,000 00
	<u>\$725,000</u>	<u>\$748,475 00</u>	<u>\$725,000 00</u>

## BANK STOCK.

Columbian Nat'l Bank, Boston, .	\$19,200	\$25,152 00	\$19,200 00
Eagle Nat'l Bank, Boston, . .	22,400	25,984 00	22,400 00
Hamilton Nat'l Bank, Boston, .	4,000	4,800 00	4,000 00
Merchants' Nat'l Bank, Boston, .	34,400	50,224 00	34,400 00
New England Nat'l Bank, Boston, .	16,100	22,540 00	16,100 00
Second Nat'l Bank, Boston, . .	47,300	72,369 00	47,300 00
Railroad Nat'l Bank, Lowell, . .	33,800	40,898 00	33,800 00
First Nat'l Bank, Lowell, . . .	16,000	23,680 00	16,000 00
Merchants' Nat'l Bank, Lowell, .	6,800	8,500 00	6,800 00
	<u>\$200,000</u>	<u>\$274,147 00</u>	<u>\$200,000 00</u>

## LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated 1854. Number of corporators, 60.

HENRY A. PEVEAR, *President*.HENRY E. NEWHALL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,668,739 70	Public funds . . . . .	\$58,847 60
Earnings undivided, . . . . .	81,587 76	Loans on public funds, . . . . .	130,000 00
Guaranty fund, . . . . .	23,500 00	Bank stock, . . . . .	351,788 97
		Loans on bank stock, . . . . .	2,500 00
		Railroad bonds, . . . . .	76,983 65
		Real estate, . . . . .	30,000 00
		Real estate by foreclosure, . . . . .	27,912 09
		Loans on real estate, . . . . .	783,085 20
		Loans on personal security, . . . . .	174,800 00
		Loans to counties, cities, or towns, . . . . .	56,000 00
		Deposit in banks on interest, . . . . .	73,586 11
		Expense account, . . . . .	1,312 46
		Tax titles, . . . . .	362 64
		Cash on hand, . . . . .	6,648 74
	\$1,773,827 46		\$1,773,827 46

## Loans on Public Funds, amount on each:—

On \$100,000 United States currency 6s, . . . . .	\$100,000 00
On \$30,000 District of Columbia $3\frac{6}{10}$ s, . . . . .	30,000 00

## Loans on Bank Stock, amount on each:—

On 23 shares City National Bank, Lynn, . . . . .	\$2,200 00
On 4 shares Central National Bank, Lynn, . . . . .	300 00

Invested in real estate (for banking purposes), . . . . .	\$30,000 00
Estimated value of the same, . . . . .	35,000 00
Amount of real estate held by foreclosure, . . . . .	27,912 09
Assessed value of the same, . . . . .	34,550 00
Amount of income received from the same, . . . . .	1,561 41
Amount of municipal tax on real estate, . . . . .	1,494 15

## Cash on Deposit in Banks, amount in each:—

City National Bank, Lynn, . . . . .	\$13,427 05
Maverick National Bank, Boston, . . . . .	27,164 08
Commonwealth National Bank, Boston, . . . . .	20,000 00
Republic National Bank, Boston, . . . . .	2,994 98
Shawmut National Bank, Boston, . . . . .	10,000 00

Whole amount of interest or profits received or earned, . . . . .	\$101,707 62
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	28,920 72
year, . . . . . } 2 per cent., {	29,799 63

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$25,000, 4 per cent.; \$55,000,  $4\frac{1}{4}$  per cent.; \$165,000,  $4\frac{1}{2}$  per cent.; \$136,400, 5 per cent.; \$580,400,  $5\frac{1}{2}$  per cent.; \$166,750, 6 per cent.; \$14,600,  $6\frac{1}{2}$  per cent.; \$3,200, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 424



Aggregate amount of the same, . . . . .		\$436,638 95
Number of open accounts, . . . . .	9,723	
Number and amount of deposits received for previous year, . . . . .	12,211	483,986 60
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	300	128,190 00
Number and amount of withdrawals, . . . . .	7,505	433,389 92
Number of accounts opened the previous year, . . . . .	2,308	
Number of accounts closed the previous year, . . . . .	1,631	
Amount of expenses of the corporation during previous year, . . . . .		5,280 84
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner: July 31.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds:—			
State of New Hampshire 6s, . . . . .	\$1,000	\$1,035 00	\$1,000 00
of Maine 6s, . . . . .	7,000	7,945 00	7,000 00
City of Providence, R. I., 5s, . . . . .	3,000	3,060 00	3,187 50
of Augusta, Me., 6s, . . . . .	2,000	2,100 00	2,000 00
of Lynn 6s, . . . . .	5,000	5,350 00	5,000 00
of Cambridge 6s, . . . . .	1,000	1,025 00	1,072 50
of Chelsea 6s, . . . . .	2,000	2,380 00	2,000 00
of Manchester, N. H., 4s, . . . . .	1,000	1,030 00	1,000 00
Town of Brookline 7s, . . . . .	10,000	13,000 00	10,000 00
of Plymouth 7s, . . . . .	26,000	27,040 00	26,587 60
	\$58,000	\$63,965 00	\$58,847 60

## BANK STOCK.

City Nat'l Bank, Lynn, . . . . .	\$32,800	\$49,200 00	\$47,122 50
Central Nat'l Bank, Lynn, . . . . .	9,300	13,578 00	11,863 97
First Nat'l Bank, Lynn, . . . . .	4,400	5,500 00	5,150 00
Exchange Nat'l Bank, Boston, . . . . .	47,000	61,100 00	55,440 37
First Nat'l Bank, Boston, . . . . .	23,500	47,470 00	41,576 75
Globe Nat'l Bank, Boston, . . . . .	8,800	9,416 00	11,500 00
Redemption Nat'l Bank, Boston, . . . . .	25,300	33,143 00	34,000 00
Hide and Leather Nat'l B'k, Boston, . . . . .	700	770 00	682 50
Revere Nat'l Bank, Boston, . . . . .	6,900	7,866 00	7,031 63
Freeman's Nat'l Bank, Boston, . . . . .	2,500	2,875 00	2,500 00
Shoe and Leather Nat'l B'k, Boston, . . . . .	1,500	1,575 00	1,500 00
Continental Nat'l Bank, Boston, . . . . .	15,400	17,710 00	21,816 50
Traders' Nat'l Bank, Boston, . . . . .	13,000	11,960 00	13,649 00
Boylston Nat'l Bank, Boston, . . . . .	1,400	1,638 00	1,900 00
Columbian Nat'l Bank, Boston, . . . . .	1,700	2,210 00	2,450 00
Union Nat'l Bank, Boston, . . . . .	12,700	17,780 00	18,000 00
Blackstone Nat'l Bank, Boston, . . . . .	5,600	6,048 00	7,512 50
Merchants' Nat'l Bank, Boston, . . . . .	13,000	18,200 00	19,325 00
Republic Nat'l Bank, Boston, . . . . .	4,200	5,208 00	5,200 00
Tremont Nat'l Bank, Boston, . . . . .	12,700	14,478 00	17,000 00
Commonwealth Nat'l Bank, Boston, . . . . .	5,000	5,500 00	5,000 00
North America Nat'l Bank, Boston, . . . . .	2,600	2,860 00	2,418 00
North Nat'l Bank, Boston, . . . . .	3,000	3,840 00	4,150 25
Georgetown Nat'l B'k, Georgetown, . . . . .	10,000	10,000 00	10,000 00
Merchandise Nat'l Bank, Boston, . . . . .	5,000	5,000 00	5,000 00
	\$268,000	\$354,925 00	\$351,788 97



## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern Railroad 6s, . . . . .	\$10,500	\$11,445 00	\$9,983 65
Old Colony Railroad 6s and 7s, . . . . .	30,000	36,110 00	30,000 00
Boston and Albany Railroad 7s, . . . . .	24,000	29,520 00	24,000 00
Fitchburg Railroad 7s, . . . . .	2,000	2,440 00	2,000 00
Boston and Maine Railroad 7s, . . . . .	11,000	13,420 00	11,000 00
	\$77,500	\$92,935 00	\$76,983 65

## LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated 1826. Number of corporators, 64.

PHILIP A. CHASE, *President*.D. H. SWEETSER, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$2,100,741 78	Public funds, . . . . .	\$339,000 00
Earnings undivided, . . . . .	63,636 10	Loans on public funds, . . . . .	5,800 00
Guaranty fund, . . . . .	56,000 00	Bank stock, . . . . .	207,255 00
		Loans on bank stock, . . . . .	47,925 00
		Railroad bonds, . . . . .	19,700 00
		Loans on railroad bonds, . . . . .	3,000 00
		Real estate, . . . . .	40,000 00
		Real estate by foreclosure, . . . . .	1,521 27
		Loans on real estate, . . . . .	951,457 00
		Loans on personal security, . . . . .	419,100 00
		Loans to counties, cities, or towns, . . . . .	92,000 00
		Deposit in banks on interest, . . . . .	75,920 74
		Tax titles, . . . . .	878 88
		Cash on hand, . . . . .	16,819 99
	\$2,220,377 88		\$2,220,377 88

## Loans on Public Funds, amount on each:—

On \$1,000 town of Plymouth bond, . . . . .	\$800 00
On \$3,000 town of Brookline bonds, . . . . .	3,000 00
On \$2,000 United States bonds, . . . . .	2,000 00

## Loans on Bank Stock, amount on each:—

On 80 shares City National Bank of Lynn, . . . . .	\$8,000 00
On 73 shares First National Bank of Lynn, . . . . .	7,200 00
On 250 shares Maverick National Bank, Boston, . . . . .	25,000 00
On 34 shares Central National Bank, Lynn, . . . . .	3,325 00
On 16 shares First National Bank, Lynn, . . . . .	} 4,400 00
On 18 shares Central National Bank, Lynn, . . . . .	
On 10 shares Exchange National Bank, Boston, . . . . .	

## Loans on Railroad Bonds:—

On \$3,000 Boston, Revere Beach and Lynn Railroad, . . . . .	\$3,000 00
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Invested in real estate (for banking purposes), . . . . .	\$40,000 00
Estimated value of the same, . . . . .	50,000 00
Amount of real estate held by foreclosure, . . . . .	1,521 27
Assessed value of the same, . . . . .	1,600 00
Amount of municipal tax on real estate, . . . . .	640 00

## Cash on Deposit in Banks, amount in each:—

First National Bank, Lynn, . . . . .	\$53,459 12
Security National Bank, Lynn, . . . . .	20,000 00
Maverick National Bank, Boston, . . . . .	2,461 62

Whole amount of interest or profits received or earned, . . . . .	\$121,663 75
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 36,567 00 2 per cent., } 37,914 28

Times for the dividends fixed by the by-laws: May 1 and November 1.

The total amount of loans, with each specified rate of interest: \$42,500, 4 per cent.; \$75,000, 4½ per cent.; \$15,000, 4¾ per cent.; \$341,425, 5 per cent.; \$152,000, 5½ per cent.; \$819,883, 6 per cent.; \$17,100, 6½ per cent.; \$56,374, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	306	
Aggregate amount of the same, . . . . .		\$411,100 00
Amount of investments from which no income is received, . . . . .		1,521 27
Number of open accounts, . . . . .	6,602	
Number and amount of deposits received for previous year, . . . . .	7,067	485,172 00
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	330	163,653 00
Number and amount of withdrawals, . . . . .	4,962	428,107 83
Number of accounts opened the previous year, . . . . .	1,331	
Number of accounts closed the previous year, . . . . .	834	
Amount of expenses of the corporation during previous year, . . . . .		5,316 85
Amount of treasurer's bond, . . . . .		50,000 00
Date of examination by commissioner: August 1.		

### PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$115,000	\$128,800 00	\$115,000 00
“ “ 4s, . . . . .	40,000	47,600 00	40,000 00
City and town bonds:—			
City of Cambridge 6s, . . . . .	10,000	11,800 00	10,000 00
of Lynn 5½s, . . . . .	19,000	19,380 00	19,000 00
of Lynn 6s, . . . . .	31,000	33,700 00	31,000 00
of Lowell 6s, . . . . .	10,000	11,300 00	10,000 00
of Somerville 6s, . . . . .	15,500	16,100 00	15,500 00
of Boston 6s, . . . . .	10,000	11,700 00	10,000 00
of Boston 5s, . . . . .	5,000	5,000 00	5,000 00
of Fall River 5s, . . . . .	25,000	27,750 00	25,000 00
of Lynn 5s, . . . . .	1,000	1,000 00	1,000 00
of Fall River 6s, . . . . .	7,000	8,400 00	7,000 00
of Manchester, N. H., 6s, . . . . .	3,000	3,300 00	3,000 00
Town of Natick 7s, . . . . .	4,000	4,200 00	4,000 00
of Saugus 5s, . . . . .	8,500	9,000 00	8,500 00
of Malden 6s, . . . . .	15,000	16,500 00	15,000 00
of Peabody 4s, . . . . .	20,000	20,000 00	20,000 00
	\$339,000	\$375,530 00	\$339,000 00

### BANK STOCK.

Atlantic Nat'l Bank, Boston, . . . . .	\$5,300	\$7,950 00	\$6,625 00
Rockland Nat'l Bank, Boston, . . . . .	10,000	12,800 00	10,000 00
Exchange Nat'l Bank, Boston, . . . . .	5,500	7,040 00	5,500 00
Shoe and Leather Nat'l B'k, Boston, . . . . .	6,000	6,600 00	6,000 00
New England Nat'l Bank, Boston, . . . . .	5,900	8,260 00	5,900 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Columbian Nat'l Bank, Boston, . . .	\$8,900	\$11,748 00	\$3,900 00
Market Nat'l Bank, Boston, . . .	2,500	2,625 00	2,500 00
Shawmut Nat'l Bank, Boston, . . .	2,000	2,200 00	2,000 00
Freeman's Nat'l Bank, Boston, . . .	1,300	1,534 00	1,300 00
Traders' Nat'l Bank, Boston, . . .	5,000	5,000 00	5,000 00
Second Nat'l Bank, Boston, . . .	5,500	8,250 00	6,875 00
Continental Nat'l Bank, Boston, . . .	3,500	4,130 00	3,500 00
Everett Nat'l Bank, Boston, . . .	5,400	5,940 00	5,400 00
Republic Nat'l Bank, Boston, . . .	10,000	12,500 00	10,000 00
Union Nat'l Bank, Boston, . . .	7,300	10,950 00	8,760 00
Blackstone Nat'l Bank, Boston, . . .	5,500	5,775 00	5,500 00
First Nat'l Bank, Boston, . . .	2,500	5,000 00	3,750 00
Merchandise Nat'l Bank, Boston, . . .	2,500	2,625 00	2,500 00
North America Nat'l Bank, Boston, . . .	3,400	3,740 00	3,400 00
First Nat'l Bank, Lynn, . . .	41,100	49,320 00	41,100 00
Central Nat'l Bank, Lynn, . . .	30,100	42,742 00	36,120 00
City Nat'l Bank, Lynn, . . .	21,300	34,080 00	26,625 00
	\$190,500	\$250,809 00	\$207,255 00

## RAILROAD BONDS.

Eastern Railroad, . . . . .	\$21,000	\$22,890 00	\$19,700 00
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## MALDEN SAVINGS BANK — MALDEN.

Incorporated March 30, 1860. Number of corporators, 26.

CALEB WAITE, *President*.CHARLES MERRILL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$576,514 41	Public funds, . . . . .	\$90,500 00
Earnings undivided, . . . . .	3,257 28	Bank stock, . . . . .	82,366 61
Guaranty fund, . . . . .	7,000 00	Loans on bank stock, . . . . .	550 00
		Real estate by foreclosure, . . . . .	1,000 00
		Loans on real estate, . . . . .	229,355 00
		Loans on personal security, . . . . .	77,000 00
		Loans to counties, cities, or towns, . . . . .	15,000 00
		Deposit in banks on interest, . . . . .	85,373 30
		Expense account, . . . . .	1,243 39
		Premiums, . . . . .	4,883 39
	<hr/> \$586,771 69		<hr/> \$586,771 69

## Loans on Bank Stock:—

On 7 shares First National Bank, Malden, . . . . . \$550 00

Amount of real estate held by foreclosure, . . . . . \$1,000 00

Assessed value of the same, . . . . . 900 00

Amount of income received from the same, . . . . . 89 00

Amount of municipal tax on real estate, . . . . . 12 24

## Cash on Deposit in Banks, amount in each:—

First National Bank, Malden, . . . . . \$20,373 30

Abington National Bank, Abington, . . . . . 20,000 00

Blackstone National Bank, Boston, . . . . . 35,000 00

Security National Bank, Boston, . . . . . 10,000 00

Whole amount of interest or profits received or earned, . . . . . \$29,303 56

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 9,550 46

year, . . . . . } 2 per cent., { 10,142 89

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$25,000, 3½ per cent.; \$20,000, 4 per cent.; \$25,000, 4½ per cent.; \$50,000, 5 per cent.; \$276,905, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 115

Aggregate amount of the same, . . . . . 159,480 00

Number of open accounts, . . . . . 2,522

Number and amount of deposits received for previous year, . . . . . 3,460 218,047 80

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 131 63,461 59

Number and amount of withdrawals, . . . . . 1,873 142,267 17

Number of accounts opened the previous year, . . . . . 568

Number of accounts closed the previous year, . . . . . 256

Amount of expenses of the corporation during previous year, . . . . . 1,800 00

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: May 1.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$31,500	\$35,280 00	\$32,964 68
“ “ 6s, currency, . . . . .	10,000	12,900 00	10,000 00
“ “ 5s, extended, . . . . .	10,000	10,150 00	10,000 00
City and town bonds:—			
City of Newton 5s, . . . . .	8,000	8,800 00	8,120 00
“ of Fall River 6s, . . . . .	5,000	6,250 00	5,375 00
“ of Bangor, Me., 6s, . . . . .	5,000	6,050 00	5,325 00
“ of Fitchburg 6s, . . . . .	1,000	1,170 00	1,095 00
Town of Brookline 7s, . . . . .	10,000	13,100 00	12,612 50
“ of Woburn 6s, . . . . .	10,000	11,500 00	10,950 00
	\$90,500	\$105,200 00	\$96,442 18

## BANK STOCK.

Atlas Nat'l Bank, Boston, . . . . .	\$2,000	\$2,400 00	\$2,000 00
Atlantic Nat'l Bank, Boston, . . . . .	2,300	3,450 00	3,490 75
Commerce Nat'l Bank, Boston, . . . . .	1,300	1,534 00	1,381 25
Continental Nat'l Bank, Boston, . . . . .	2,500	2,950 00	2,335 62
City Nat'l Bank, Boston, . . . . .	3,600	4,248 00	4,354 25
Eagle Nat'l Bank, Boston, . . . . .	2,800	3,136 00	3,143 50
Eliot Nat'l Bank, Boston, . . . . .	800	912 00	920 00
Exchange Nat'l Bank, Boston, . . . . .	6,400	8,192 00	8,953 50
Freeman's Nat'l Bank, Boston, . . . . .	2,500	2,875 00	2,425 00
First Nat'l Bank, Boston, . . . . .	1,500	3,150 00	2,745 00
Globe Nat'l Bank, Boston, . . . . .	2,000	2,160 00	2,045 00
Hamilton Nat'l Bank, Boston, . . . . .	1,000	1,180 00	1,100 00
Hide and Leather Nat'l B'k, Boston, . . . . .	2,000	2,200 00	2,000 00
Howard Nat'l Bank, Boston, . . . . .	1,100	1,342 00	1,100 00
Massachusetts Nat'l Bank, Boston, . . . . .	1,000	1,112 00	1,080 00
Merchants' Nat'l Bank, Boston, . . . . .	3,000	4,230 00	3,834 75
Market Nat'l Bank, Boston, . . . . .	1,000	1,000 00	1,000 00
North America Nat'l Bank, Boston, . . . . .	1,200	1,296 00	1,130 50
North Nat'l Bank, Boston, . . . . .	1,400	1,792 00	1,778 00
Old Boston Nat'l Bank, Boston, . . . . .	1,050	1,281 00	1,354 75
Revere Nat'l Bank, Boston, . . . . .	700	798 00	707 87
Rockland Nat'l Bank, Boston, . . . . .	500	675 00	653 75
Redemption Nat'l Bank, Boston, . . . . .	5,500	7,150 00	7,361 25
State Nat'l Bank, Boston, . . . . .	4,700	5,781 00	5,539 00
Shawmut Nat'l Bank, Boston, . . . . .	1,600	1,744 00	1,710 87
Security Nat'l Bank, Boston, . . . . .	2,000	3,600 00	3,507 25
Suffolk Nat'l Bank, Boston, . . . . .	1,200	1,416 00	1,363 50
Traders' Nat'l Bank, Boston, . . . . .	1,500	1,350 00	1,480 00
Tremont Nat'l Bank, Boston, . . . . .	1,000	1,140 00	1,015 00
Webster Nat'l Bank, Boston, . . . . .	3,000	3,270 00	3,256 25
Malden Nat'l Bank, Malden, . . . . .	7,600	8,740 00	7,600 00
	\$69,750	\$86,104 00	\$82,366 61

## MARBLEHEAD SAVINGS BANK — MARBLEHEAD.

Incorporated 1871. Number of corporators, 41.

ISAAC C. WYMAN, *President*.WILLIAM GILLEY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$201,807 02	Public funds, . . . . .	\$31,816 47
Earnings undivided, . . . . .	3,369 78	Bank stock, . . . . .	55,818 96
Guaranty fund, . . . . .	2,688 97	Real estate by foreclosure, . . . . .	31,324 67
		Loans on real estate, . . . . .	53,500 00
		Loans on personal security, . . . . .	16,986 67
		Loans to counties, cities, or towns, . . . . .	1,076 76
		Deposit in bank on interest, . . . . .	16,273 55
		Expense account, . . . . .	291 41
		Cash on hand, . . . . .	777 28
	<u>\$207,865 77</u>		<u>\$207,865 77</u>

Amount of real estate held by foreclosure, . . . . .	\$31,324 67
Assessed value of the same, . . . . .	23,100 00
Amount of income received from the same, . . . . .	1,763 65
Amount of municipal tax on real estate, . . . . .	391 39

## Cash on Deposit in Bank:—

Marblehead National Bank, . . . . .	\$16,273 55
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Whole amount of interest or profits received or earned, . . . . .	\$7,999 40
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> 2 per cent., { 3,447 64  2 per cent., { 3,569 91 </div>

Times for the dividends fixed by the by-laws: May 1 and November 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$1,076.76, 4 per cent.; \$10,000, 5 per cent.; \$2,500, 5½ per cent.; \$29,250, 6 per cent.; \$600, 6½ per cent.; \$21,050, 7 per cent.; \$600, 7½ per cent.; \$2,300, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	35
Aggregate amount of the same, . . . . .	33,376 76
Number of open accounts, . . . . .	1,102
Number and amount of deposits received for previous year, . . . . .	846 38,394 00
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	36 17,466 00
Number and amount of withdrawals, . . . . .	610 33,927 82
Number of accounts opened the previous year, . . . . .	183
Number of accounts closed the previous year, . . . . .	114
Amount of expenses of the corporation during previous year, . . . . .	1,596 63
Amount of treasurer's bond, . . . . .	10,000 00
Date of examination by commissioner: August 2.	

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . .	\$1,500	\$1,792 50	\$1,438 13
City and town bonds:—			
City of Charlestown, . . .	3,000	3,510 00	3,047 00
of Bangor, Me., . . .	8,000	10,000 00	8,984 67
Town of Arlington, . . .	5,000	6,000 00	5,225 00
of Melrose, . . .	10,000	13,000 00	13,121 67
	\$27,500	\$34,302 50	\$31,816 47

## BANK STOCK.

Marblehead Nat'l Bank, Marblehead,	\$1,200	\$1,440 00	\$1,344 00
Merchants' Nat'l Bank, Boston, .	2,500	3,528 12	3,331 25
Shawmut Nat'l Bank, Boston, . .	2,500	2,743 75	3,084 37
Shoe and Leather Nat'l B'k, Boston,	2,100	2,215 50	2,366 25
North Nat'l Bank, Boston, . . .	2,500	3,203 12	3,056 25
Mount Vernon Nat'l Bank, Boston, .	2,000	2,585 00	2,505 20
Continental Nat'l Bank, Boston, .	2,500	2,959 37	2,687 50
Blackstone Nat'l Bank, Boston, .	3,000	3,255 00	3,485 00
Boylston Nat'l Bank, Boston, . .	3,100	3,658 00	3,839 50
Merchandise Nat'l Bank, Boston, .	1,300	1,306 50	1,297 67
State Nat'l Bank, Boston, . . .	5,600	6,888 00	6,048 45
Hamilton Nat'l Bank, Boston, . .	500	590 00	591 25
Market Nat'l Bank, Byston, . . .	900	900 00	999 00
Hide and Leather Nat'l B'k, Boston,	3,200	3,528 00	3,744 00
Revere Nat'l Bank, Boston, . . .	400	456 00	442 75
Grand Nat'l Bank, Marblehead, .	3,800	4,560 00	4,639 15
Commerce Nat'l Bank, Boston, . .	1,900	2,251 50	2,440 00
Redemption Nat'l Bank, Boston, .	2,900	3,791 75	4,067 25
North America Nat'l Bank, Boston, .	2,500	2,775 00	2,778 12
Republic Nat'l Bank, Boston, . .	2,400	3,024 00	3,072 00
	\$46,800	\$55,658 61	\$55,818 96

## MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

Incorporated April 3, 1860. Number of corporators, 94.

S. HERBERT HOWE, *President*.EDWARD R. ALLEY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$809,624 22	Public funds, . . . . .	\$174,427 00
Earnings undivided, . . . . .	23,570 34	Bank stock, . . . . .	129,800 00
Guaranty fund, . . . . .	12,539 04	Loans on real estate, . . . . .	437,240 00
		Loans on personal security, . . . . .	91,489 64
		Deposit in banks on interest, . . . . .	11,894 73
		Expense account, . . . . .	882 22
	\$845,733 60		\$845,733 60

Cash on Deposit in Banks, amount in each:—

First National Bank of Marlborough, . . . . .	\$6,233 23
People's National Bank of Marlborough, . . . . .	5,661 50

Whole amount of interest or profits received or earned, . . . . . \$45,999 91

Rate and amount of each semi-annual dividend for previous year, . . . . .	2½ per cent.,	17,823 06
	2 per cent.,	14,823 05

Times for the dividends fixed by the by-laws: third Wednesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6¼.

The total amount of loans, with each specified rate of interest: \$5,000, 4½ per cent.; \$5,000, 4¾ per cent.; \$75,009.44, 5 per cent.; \$33,810.45, 5½ per cent.; \$405,283.03, 6 per cent.; \$4,626.68, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 305

Aggregate amount of the same, . . . . . 293,240 00

Number of open accounts, . . . . . 2,687

Number and amount of deposits received for previous year, . . . . . 2,127 174,572 00

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 146 75,015 00

Number and amount of withdrawals, . . . . . 1,454 157,796 13

Number of accounts opened the previous year, . . . . . 539

Number of accounts closed the previous year, . . . . . 403

Amount of expenses of the corporation during previous year, . . . . . 2,278 14

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: June 19.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$627	\$678 00	\$627 00
“ “ 4s, . . . . .	1,100	1,312 00	1,100 00



## PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Charlestown, . . . .	\$27,000	\$31,830 00	\$27,000 00
of Boston, . . . . .	21,000	25,210 00	21,000 00
of Fall River, . . . . .	16,000	18,960 00	16,000 00
of Lowell, . . . . .	12,000	14,040 00	12,000 00
of Cambridge, . . . . .	12,000	13,710 00	12,000 00
of Lynn, . . . . .	7,000	8,410 00	7,000 00
of Lewiston, Me., . . . .	7,000	8,050 00	7,000 00
of Dover, N.H., . . . . .	4,400	5,236 00	4,400 00
of Portsmouth, N. H., . . .	3,000	3,030 00	3,000 00
of Bangor, Me, . . . . .	2,500	3,125 00	2,500 00
Town of Marlborough, . . . .	20,000	21,300 00	20,000 00
of Winchester, . . . . .	15,000	15,750 00	15,000 00
of Pawtucket, R. I., . . . .	10,000	11,300 00	10,000 00
of Woburn, . . . . .	8,000	8,320 00	8,000 00
of Hull, . . . . .	6,000	6,120 00	6,000 00
of Southborough, . . . . .	1,800	1,800 00	1,800 00
	\$174,427	\$198,181 00	\$174,427 00

## BANK STOCK.

First Nat'l Bank, Marlborough, .	\$20,600	\$20,600 00	\$20,600 00
Continental Nat'l Bank, Boston, .	8,800	10,415 00	8,800 00
Webster Nat'l Bank, Boston, . .	7,500	8,250 00	7,755 00
Manufacturers' Nat'l Bank, Boston, .	7,000	7,332 00	7,000 00
Third Nat'l Bank, Boston, . . .	7,000	7,087 00	7,000 00
People's Nat'l Bank, Marlborough, .	5,500	6,050 00	5,500 00
Eagle Nat'l Bank, Boston, . . .	5,100	5,750 00	5,355 00
Globe Nat'l Bank, Boston, . . .	5,000	5,350 00	5,250 00
North America Nat'l Bank, Boston, .	5,000	5,625 00	5,250 00
City Nat'l Bank, Boston, . . . .	5,000	5,950 90	5,250 00
Faneuil Hall Nat'l Bank, Boston, .	4,400	5,731 00	5,500 00
Redemption Nat'l Bank, Boston, .	4,200	5,470 00	5,250 00
Boston Nat'l Bank, Boston, . . .	4,200	4,977 00	4,410 00
Merchandise Nat'l Bank, Boston, .	4,000	4,060 00	4,000 00
Market Nat'l Bank, Boston, . . .	4,000	4,000 00	4,000 00
State Nat'l Bank, Boston, . . . .	3,000	3,645 00	3,150 00
First Nat'l Bank, Lynn, . . . . .	3,000	4,050 00	3,150 00
Republic Nat'l Bank Boston, . . .	2,500	3,119 00	3,000 00
Everett Nat'l Bank, Boston, . . .	2,500	2,850 00	2,750 00
Shoe and Leather Nat'l B'k, Boston, .	2,500	2,637 00	2,500 00
Howard Nat'l Bank, Boston, . . .	2,000	2,440 00	2,000 00
Atlas Nat'l Bank, Boston, . . . .	2,000	2,422 00	2,100 00
Eliot Nat'l Bank, Boston, . . . .	1,600	1,904 00	1,680 00
City Nat'l Bank, Worcester, . . .	1,600	1,760 00	1,600 00
Commerce Nat'l Bank, Boston, . .	1,500	1,785 00	1,725 00
First Nat'l Bank, Clinton, . . . .	1,500	1,800 00	1,680 00
Hide and Leather Nat'l B'k, Boston, .	1,400	1,568 00	1,470 00
Blackstone Nat'l Bank, Boston, . .	800	858 00	800 00
Revere Nat'l Bank, Boston, . . .	700	800 00	735 00
Traders' Nat'l Bank, Boston, . . .	540	556 00	540 00
	\$124,440	\$138,841 00	\$129,800 00



## MECHANICS' SAVINGS BANK — HOLYOKE.

Incorporated 1872. Number of corporators, 48.

JAMES H. NEWTON, *President*.C. B. PRESCOTT, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$528,037 40	Bank stock, . . . . .	\$38,208 50
Earnings undivided, . . . . .	5,398 53	Loans on bank stock, . . . . .	11,350 00
Guaranty fund, . . . . .	5,315 00	Loans on real estate,* . . . . .	380,756 84
		Loans on personal security, . . . . .	79,372 00
		Loans to counties, cities, or towns, . . . . .	5 000 00
		Expense account, . . . . .	1,088 12
		Furniture and fixtures, . . . . .	2,118 75
		Taxes paid, . . . . .	1,198 45
		Cash on hand and in banks, . . . . .	19,658 27
	\$538,750 93		\$538,750 93

## Loans on Bank Stock, amount on each :—

On 70 shares City National Bank, Holyoke, . . . . .	\$6,350 00
On 50 shares Third National Bank, Springfield, . . . . .	5,000 00

## Cash on Deposit in Banks, amount in each :—

City National Bank, Holyoke, . . . . .	\$16,937 13
Hadley Falls National Bank, Holyoke, . . . . .	729 13

Whole amount of interest or profits received or earned, . . . . . \$25,412 43

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent.,	8,383 03
	2 per cent.,	8,777 69

Times for the dividends fixed by the by-laws: May and November.

The total amount of loans, with each specified rate of interest: \$5,000, 4½ per cent.; \$471,478.84, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 158

Aggregate amount of the same, . . . . . 184,277 00

Amount of investments from which no income is received, . . . . . 14,700 00

Number of open accounts, . . . . . 1,707

Number and amount of deposits received for previous year, . . . . . 2,724 236,425 69

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 198 121,363 00

Number and amount of withdrawals, . . . . . 1,464 188,974 82

Number of accounts opened the previous year, . . . . . 772

Number of accounts closed the previous year, . . . . . 645

Amount of expenses of the corporation during previous year, . . . . . 1,525 30

Amount of treasurer's bond, . . . . . 25,000 00

Amount of assistant treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: August 4.

\* This bank has been notified that these loans have exceeded the legal limit.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Shoe and Leather Nat'l B'k, Boston,	\$2,200	\$2,420 00	\$3,008 50
First Nat'l Bank, Springfield, . . .	2,000	3,100 00	3,080 00
Third Nat'l Bank, Springfield, . . .	5,000	9,000 00	8,500 00
Hadley Falls Nat'l Bank, Holyoke, .	4,500	7,200 00	7,120 00
City Nat'l Bank, Holyoke, . . .	16,500	18,975 00	16,500 00
	\$30,200	\$40,695 00	\$38,208 50

## MECHANICS' SAVINGS BANK—LOWELL.

Incorporated 1861. Number of corporators, 70.

WILLIAM A. BURKE, *President*.CHARLES C. HUTCHINSON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,429,523 46	Public funds, . . . . .	\$87,000 00
Earnings undivided, . . . . .	51,331 29	Bank stock, . . . . .	171,050 00
Guaranty fund, . . . . .	30,000 00	Loans on bank stock, . . . . .	13,000 00
Suspense account, . . . . .	2,715 33	Railroad bonds, . . . . .	30,000 00
		Real estate, . . . . .	92,175 06
		Real estate by foreclosure, . . . . .	173,152 07
		Loans on real estate, . . . . .	634,828 84
		Loans on personal security, . . . . .	195,900 00
		Deposit in bank on interest, . . . . .	111,950 00
		Cash on hand, . . . . .	4,514 11
	\$1,513,570 08		\$1,513,570 08

## Loans on Bank Stock, amount on each:—

On 70 shares National Bank of the Commonwealth, Boston, . . . . .	\$7,000 00
On 20 shares Metropolitan National Bank, Boston, . . . . .	4,000 00
On 20 shares Railroad National Bank, Lowell, . . . . .	
On 30 shares Railroad National Bank, Lowell, . . . . .	2,000 00

Invested in real estate (for banking purposes), . . . . .	\$92,175 06
Estimated value of the same, . . . . .	80,000 00
Amount of real estate held by foreclosure, . . . . .	173,152 07
Assessed value of the same, . . . . .	118,400 00
Amount of income received from the same, . . . . .	5,386 36
Amount of municipal tax on real estate, . . . . .	1,805 84

## Cash on Deposit in Bank:—

Railroad National Bank, Lowell, . . . . .	\$111,950 00
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Whole amount of interest or profits received, . . . . .	\$76,517 90
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	26,713 86
year, . . . . . } 2 per cent., {	27,046 60

Times for the dividends fixed by the by-laws: first Saturday in June and December.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $5\frac{97}{100}$ .

The total amount of loans, with each specified rate of interest: \$82,400, 4 per cent.; \$75,000,  $4\frac{1}{2}$  per cent.; \$266,350, 5 per cent.; \$1,800,  $5\frac{1}{2}$  per cent.; \$343,753.84, 6 per cent.; \$19,500,  $6\frac{1}{2}$  per cent.; \$45,850, 7 per cent.; \$3,300,  $7\frac{1}{2}$  per cent.; \$475, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 226

Aggregate amount of the same, . . . . . 271,978 84

Amount of investments from which no income is received, . . . . . 7,000 00

Number of open accounts, . . . . . 4,061

Number and amount of deposits received for previous year, . . . . . 2,827 255,014 83

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 234 128,949 69

Number and amount of withdrawals, . . . . .	2,395	\$271,888 06
Number of accounts opened the previous year, . . . . .	768	
Number of accounts closed the previous year, . . . . .	604	
Amount of expenses of the corporation during previous year, . . . . .		\$6,051 65
Amount of treasurer's bond, . . . . .		25,000 00
Date of examination by commissioner: May 31.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . . .	\$17,000	\$17,255 00	\$17,000 00
Town and city bonds:—			
City of Lowell, . . . . .	50,000	58,000 00	50,000 00
Town of Woburn, . . . . .	20,000	22,400 00	20,000 00
	\$87,000	\$97,655 00	\$87,000 00

## BANK STOCK.

New England Nat'l Bank, Boston, . . . . .	\$500	\$700 00	\$500 00
Traders' Nat'l Bank, Boston, . . . . .	800	784 00	800 00
First Nat'l Bank, Boston, . . . . .	800	1,640 00	800 00
City Nat'l Bank, Boston, . . . . .	900	1,098 00	900 00
Mount Vernon Nat'l Bank, Boston, . . . . .	1,000	1,300 00	1,000 00
Howard Nat'l Bank, Boston, . . . . .	1,300	1,586 00	1,300 00
Merchants' Nat'l Bank, Boston, . . . . .	1,500	2,190 00	1,500 00
Second Nat'l Bank, Boston, . . . . .	2,000	3,060 00	2,000 00
Hide and Leather Nat'l B'k, Boston, . . . . .	2,000	2,280 00	2,000 00
Eliot Nat'l Bank, Boston, . . . . .	2,500	2,950 00	2,500 00
North America Nat'l Bank, Boston, . . . . .	3,700	4,255 00	3,700 00
Shawmut Nat'l Bank, Boston, . . . . .	3,900	4,329 00	3,900 00
Eagle Nat'l Bank, Boston, . . . . .	4,000	4,640 00	4,000 00
North Nat'l Bank, Boston, . . . . .	4,300	5,676 00	4,300 00
Everett Nat'l Bank, Boston, . . . . .	9,000	10,260 00	9,000 00
Mechanics' Nat'l Bank, Boston, . . . . .	5,000	6,500 00	5,000 00
Webster Nat'l Bank, Boston, . . . . .	5,000	5,550 00	5,000 00
Commerce Nat'l Bank, Boston, . . . . .	4,500	5,580 00	4,500 00
Boston Nat'l Bank, Boston, . . . . .	6,300	7,686 00	6,300 00
Revere Nat'l Bank, Boston, . . . . .	16,000	18,720 00	16,000 00
Republic Nat'l Bank, Boston, . . . . .	8,300	10,126 00	8,300 00
Blackstone Nat'l Bank, Boston, . . . . .	9,900	10,890 00	9,900 00
Atlas Nat'l Bank, Boston, . . . . .	10,600	12,932 00	10,600 00
Redemption Nat'l Bank, Boston, . . . . .	28,100	37,654 00	28,100 00
Metropolitan Nat'l Bank, Boston, . . . . .	4,000	4,880 00	4,000 00
Collateral Loan Co., Boston, . . . . .	2,800	2,940 00	2,800 00
Railroad Nat'l Bank, Lowell, . . . . .	23,300	27,960 00	23,300 00
Bay State Nat'l Bank, Lawrence, . . . . .	2,250	3,300 00	2,250 00
First Nat'l Bank, Malden, . . . . .	6,800	7,480 00	6,800 00
	\$171,050	\$208,946 00	\$171,050 00

## RAILROAD BONDS.

Boston and Maine Railroad 7s, . . . . .	\$30,000	\$37,800 00	\$30,000 00
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MEDFORD SAVINGS BANK—MEDFORD.

Incorporated 1869. Number of corporators, 58.

HENRY HASTINGS, *President.*

DANIEL W. LAWRENCE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$114,239 85	Public funds, . . . . .	\$27,820 00
Earnings undivided, . . . . .	9,251 97	Loans on public funds, . . . . .	1,000 00
Guaranty fund, . . . . .	6,000 00	Bank stock, . . . . .	23,220 00
Suspense account, . . . . .	600 00	Real estate by foreclosure, . . . . .	16,535 78
		Loans on real estate, . . . . .	187,275 00
		Loans on personal security, . . . . .	116,650 00
		Loans to counties, cities, or towns, . . . . .	44,838 33
		Deposit in bank on interest, . . . . .	12,700 54
		Cash on hand, . . . . .	52 17
	\$430,091 82		\$430,091 82

Loans on Public Funds : —

On \$1,000 United States 4s,	. . . . .	\$1,000 00
Amount of real estate held by foreclosure,	. . . . .	\$16,535 78
Assessed value of the same,	. . . . .	17,200 00
Amount of income received from the same,	. . . . .	930 00
Amount of municipal tax on real estate,	. . . . .	302 72

Cash on Deposit in Bank : —

Exchange National Bank, Boston, . . . . .	\$12,700 54
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Whole amount of interest or profits received or earned,					\$21,813 68
Rate and amount of each semi-annual dividend for previous	} 2 per cent., {	} 2 per cent., {			6,993 00
year,					7,194 99

Times for the dividends fixed by the by-laws: first Saturday in May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend :  $5\frac{1}{8}$ .

The total amount of loans, with each specified rate of interest: \$4,500,  $3\frac{1}{2}$  per cent.; \$10,000,  $3\frac{3}{4}$  per cent.; \$10,000, 4 per cent.; \$20,000,  $4\frac{1}{4}$  per cent.; \$21,000,  $4\frac{1}{2}$  per cent.; \$5,000,  $4\frac{3}{4}$  per cent.; \$40,700, 5 per cent.; \$6,500,  $5\frac{1}{4}$  per cent.; \$22,500,  $5\frac{1}{2}$  per cent.; \$119,575, 6 per cent.; \$37,050,  $6\frac{1}{2}$  per cent.; \$71,775, 7 per cent.; \$975,  $7\frac{3}{10}$  per cent.; \$900,  $7\frac{1}{2}$  per cent.; \$5,450, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	128
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Aggregate amount of the same,	151,225 00
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Number of open accounts,	1,633
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Number and amount of deposits received for previous year,	1,681	98,017 00
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	79	44,716 00
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Number and amount of withdrawals,	.	.	.	.	.	.	799	77,099	50
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Number of accounts opened the previous year,	.	.	.	.	279
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Number of accounts closed the previous year,	. . . . .	158
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Amount of expenses of the corporation during previous year,	.	.	.	1,111	27
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Amount of treasurer's bond, . . . . . 20,000 00  
Date of examination by commissioner: November 25.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city, and town bonds:—			
State of Maine 6s, . . . .	\$1,500	\$1,550 00	\$1,500 00
City of Lynn 5s, . . . .	5,000	5,500 00	5,000 00
Town of Melrose 7s, . . . .	5,000	6,200 00	5,000 00
of Medford 6s, . . . .	12,000	13,320 00	13,320 00
	<u>\$26,500</u>	<u>\$29,570 00</u>	<u>\$27,820 00</u>

## BANK STOCK.

Commerce Nat'l Bank, Boston, .	\$1,200	\$1,428 00	\$1,200 00
Hamilton Nat'l Bank, Boston, .	1,500	1,770 00	1,800 00
Blackstone Nat'l Bank, Boston, .	3,300	3,564 00	3,500 00
Revere Nat'l Bank, Boston, . .	400	456 00	440 00
Eagle Nat'l Bank, Boston, . . .	1,000	1,130 00	1,120 00
Republic Nat'l Bank, Boston, . .	1,500	1,725 00	1,725 00
Commonwealth Nat'l Bank, Boston,	2,000	2,250 00	2,140 00
Monument Nat'l Bank, Boston, .	2,500	5,075 00	4,265 00
Market Nat'l Bank, Boston, . . .	1,000	1,000 00	1,000 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,220 00	2,200 00
Webster Nat'l Bank, Boston, . . .	1,000	1,085 00	1,030 00
Boston Nat'l Bank, Boston, . . .	2,500	2,975 00	2,800 00
	<u>\$19,900</u>	<u>\$24,678 00</u>	<u>\$23,220 00</u>

## MEDWAY SAVINGS BANK—MEDWAY.

Incorporated 1871. Number of corporators, 35.

M. M. FISHER, *President*.O. A. MASON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$189,899 71	Bank stock, . . . . .	\$41,613 75
Earnings undivided, . . . . .	3,872 69	Real estate by foreclosure, . . . . .	10,290 97
Guaranty fund, . . . . .	5,121 10	Loans on real estate, . . . . .	104,788 63
		Loans on personal security, . . . . .	36,334 11
		Loans to counties, cities, or towns, . . . . .	3,000 00
		Deposit in bank on interest, . . . . .	1,585 16
		Expense account, . . . . .	778 08
		Cash on hand, . . . . .	502 80
	<u>\$198,893 50</u>		<u>\$198,893 50</u>

Amount of real estate held by foreclosure, . . . . .	\$10,290 97
Assessed value of the same, . . . . .	9,715 00
Amount of income received from the same, . . . . .	543 30
Amount of municipal tax on real estate, . . . . .	155 25

## Cash on Deposit in Bank:—

Central National Bank, Boston, . . . . .	\$1,585 16
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Whole amount of interest or profits received or earned, . . . . .	\$10,532 38
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Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 3,380 98
	2 per cent., } 3,514 08

Times for the dividends fixed by the by-laws: June 1 and December 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $4\frac{1}{2}$ .The total amount of loans, with each specified rate of interest: \$3,000,  $4\frac{1}{2}$  per cent.; \$13,000,  $5\frac{1}{2}$  per cent.; \$100,009 74, 6 per cent.; \$28,113, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 171

Aggregate amount of the same, . . . . .	112,622 74
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Amount of investments from which no income is received, . . . . .	13,000 00
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Number of open accounts, . . . . .	830
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Number and amount of deposits received for previous year, . . . . .	616 74,673 25
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	59 33,286 92
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Number and amount of withdrawals, . . . . .	681 74,576 64
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Number of accounts opened the previous year, . . . . .	98
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Number of accounts closed the previous year, . . . . .	72
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Amount of expenses of the corporation during previous year, . . . . .	775 00
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Amount of treasurer's bond, . . . . .	10,000 00
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Date of examination by commissioner: November 28.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Wrentham Nat'l Bank, Wrentham, .	\$225	\$240 00	\$310 00
Merchandise Nat'l Bank, Boston, .	4,200	4,200 00	4,454 50
Mount Vernon Nat'l Bank, Boston, .	1,500	1,725 00	1,623 75
Market Nat'l Bank, Boston, . . .	1,000	1,000 00	1,030 00
S. Framingham N'l B'k, S. Fram'h'm,	2,000	2,000 00	2,000 00
Franklin Nat'l Bank, Franklin, . .	1,700	1,955 00	1,972 00
Dedham Nat'l Bank, Dedham, . . .	3,200	3,840 00	3,841 00
Holliston Nat'l Bank, Holliston, .	4,200	5,040 00	5,040 00
First Ward Nat'l Bank, Boston, . .	3,000	3,000 00	3,075 00
Manufacturers' Nat'l Bank, Boston, .	5,000	5,000 00	5,100 00
Central Nat'l Bank, Boston, . . .	6,500	10,075 00	* 13,167 50
	\$12,525	\$38,075 00	\$41,613 75

\* Including assessment.

## MELROSE SAVINGS BANK — MELROSE.

Incorporated April 3, 1872, }  
 Organized August 5, 1874, } Number of corporators, 22.

DANIEL RUSSELL, *President.*E. H. Goss, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$130,503 36	Public funds, . . . . .	\$29,147 50
Earnings undivided, . . . . .	2,471 03	Loans on public funds, . . . . .	9,744 62
Guaranty fund, . . . . .	1,119 91	Bank stock, . . . . .	10,271 50
		Loans on railroad bonds, . . . . .	2,000 00
		Loans on railroad stock, . . . . .	500 00
		Loans on real estate, . . . . .	77,900 00
		Loans on personal security, . . . . .	100 00
		Deposit in bank on interest, . . . . .	654 19
		Expense account, . . . . .	231 21
		Cash on hand, . . . . .	3,545 28
	\$134,094 30		\$134,094 30

## Loans on Public Funds:—

On \$10,000 United States 4½s, . . . . . \$9,744 62

## Loans on Railroad Bonds:—

On \$2,000 Old Colony Railroad, . . . . . \$2,000 00

## Cash on Deposit in Bank:—

Everett National Bank, Boston, . . . . . \$654 19

Whole amount of interest or profits received or earned, . . . . . \$6,928 55

Rate and amount of each semi-annual dividend for previous } 2 per cent, { 1,985 83  
 year, . . . . . } 2 per cent., { 2,186 43

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$11,774.62,  
 5 per cent.; \$56,660, 6 per cent.; \$4,400, 6½ per cent.; \$2,700, 6¾ per  
 cent.; \$14,710, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000  
 each, . . . . . 52

Aggregate amount of the same, . . . . . 49,800 62

Number of open accounts, . . . . . 861

Number and amount of deposits received for previous year, . . . . . 1,183 67,299 46

Number and amount of deposits of and exceeding \$300 at any one time  
 for the previous year, . . . . . 43 25,554 21

Number and amount of withdrawals, . . . . . 601 54,727 91

Number of accounts opened the previous year, . . . . . 208

Number of accounts closed the previous year, . . . . . 108

Amount of expenses of the corporation during previous year, . . . . . 740 70

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: October 30.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Lewiston, Me., 6s, . .	\$3,000	\$3,030 00	\$3,090 00
of Dover, N. H., 6s, . . . .	3,000	3,240 00	3,150 00
of Portsmouth, N. H., 6s, . .	1,000	1,100 00	1,048 75
of Portland, Me., 6s, . . . .	5,000	6,000 00	5,218 75
of Brockton 5s, . . . . .	8,000	8,640 00	8,640 00
of Boston 4s, . . . . .	7,000	7,210 00	7,000 00
Town of Gardiner, Me., 6s, . .	1,000	1,010 00	1,000 00
	\$28,000	\$30,230 00	\$29,147 50

## BANK STOCK.

Everett Nat'l Bank, Boston, . .	\$2,700	\$3,051 00	\$3,043 50
Freeman's Nat'l Bank, Boston, .	6,000	7,002 00	7,228 00
	\$8,700	\$10,053 00	\$10,271 50



## MERRIMAC SAVINGS BANK — MERRIMAC.

Incorporated 1871. Number of corporators, 36.

WILLIAM H. HASKELL, *President*.DANIEL J. POORE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$278,746 86	Bank stock, . . . . .	\$2,000 00
Earnings undivided, . . . . .	3,765 89	Railroad bonds, . . . . .	8,600 00
Guaranty fund, . . . . .	3,631 23	Loans on real estate, . . . . .	128,075 00
		Loans on personal security,* . . . . .	100,143 00
		Loans to counties, cities or towns, . . . . .	1,725 00
		Deposit in bank, on interest, . . . . .	44,000 00
		Cash in bank, . . . . .	1,600 98
	\$286,143 98		\$286,143 98

## Cash on Deposit in Bank :—

First National Bank, Merrimac, . . . . . \$45,600 98

Whole amount of interest or profits received or earned, . . . . . \$14,649 98

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	4,575 36
	2 per cent., {	5,129 74

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5½.

The total amount of loans, with each specified rate of interest: \$64,273, 5 per cent.; \$10,000, 5½ per cent.; \$127,645, 6 per cent.; \$10,200, 6½ per cent.; \$17,825, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 98

Aggregate amount of the same, . . . . . 87,570 00

Number of open accounts, . . . . . 892

Number and amount of deposits received for previous year, . . . . . 847 81,892 84

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 58 24,528 68

Number and amount of withdrawals, . . . . . 336 33,858 19

Number of accounts opened the previous year, . . . . . 209

Number of accounts closed the previous year, . . . . . 75

Amount of expenses of the corporation during previous year, . . . . . 2,529 42

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: June 10.

\* This bank has been notified that these loans have exceeded the legal limit.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Merrimac, . . .	\$2,000	\$2,600 00	\$2,000 00

## RAILROAD BONDS.

West Amesbury Branch Railroad, .	\$8,600	\$9,460 00	\$8,600 00
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## MERRIMACK RIVER SAVINGS BANK — LOWELL.

Incorporated Feb. 24, 1871. Number of corporators, 39.

J. G. PEABODY, *President*.N. G. LAMSON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$378,102 25	Public funds, . . . . .	\$7,000 00
Earnings undivided, . . . . .	12,288 25	Bank stock, . . . . .	23,600 00
Guaranty fund, . . . . .	1,741 29	Loans on bank stock, . . . . .	12,000 00
		Railroad bonds, . . . . .	1,000 00
		Real estate by foreclosure, . . . . .	19,800 00
		Loans on real estate, . . . . .	189,101 25
		Loans on personal security, . . . . .	126,400 00
		Loans to counties, cities, or towns, . . . . .	3,000 00
		Deposit in banks on interest, . . . . .	9,715 61
		Cash on hand, . . . . .	514 93
	\$392,131 79		\$392,131 79

## Loans on Bank Stock : —

On 120 shares Wamesit National Bank, Lowell, . . . . . \$12,000 00

## Loans on Railroad Bonds : —

On \$1,000 Boston and Lowell Railroad, . . . . . \$1,000 00

Amount of real estate held by foreclosure, . . . . . \$19,800 00

Assessed value of the same, . . . . . 20,500 00

Amount of income received from the same, . . . . . 2,143 96

Amount of municipal tax on real estate, . . . . . 431 85

## Cash on Deposit in Banks, amount in each : —

Wamesit National Bank, Lowell, . . . . . \$5,520 25

Maverick National Bank, Boston, . . . . . 4,195 36

Whole amount of interest or profits received or earned, . . . . . \$19,993 01

Rate and amount of each semi-annual dividend for previous } 2. per cent., { 6,218 38

year, . . . . . } 2 per cent., { 6,730 23

Times for the dividends fixed by the by-laws : first Saturday in May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : 5.

The total amount of loans, with each specified rate of interest : \$105,400, 5 per cent. ; \$57,900, 5½ per cent. ; \$166,945, 6 per cent. ; \$20,056.25, 7 per cent. ; \$1,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 65

Aggregate amount of the same, . . . . . 82,551 25

Number of open accounts, . . . . . 977

Number and amount of deposits received for previous year, . . . . . 732 110,381 05

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 100 58,157 96

Number and amount of withdrawals, . . . . . 509 67,001 67

Number of accounts opened the previous year, . . . . . 241

Number of accounts closed the previous year, . . . . . 127

Amount of expenses of the corporation during previous year, . . . . . 775 58

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner : July 7.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town bonds:—			
Town of Natick, . . . .	\$3,000	\$3,100 00	\$3,000 00
of Provincetown, . . . .	4,000	4,200 00	4,000 00
	<hr/> \$7,000	<hr/> \$7,300 00	<hr/> \$7,000 00

## BANK STOCK.

Tremont Nat'l Bank, Boston, . .	\$1,500	\$5,355 00	\$4,500 00
Blackstone Nat'l Bank, Boston, .	2,500	2,750 00	2,500 00
Atlantic Nat'l Bank, Boston, . .	1,000	1,500 00	1,000 00
Atlas Nat'l Bank, Boston, . . .	3,000	3,690 00	3,000 00
Hide and Leather Nat'l B'k, Boston,	2,100	2,324 00	2,100 00
Howard Nat'l Bank, Boston, . . .	1,000	1,200 00	1,000 00
North Nat'l Bank, Boston, . . .	900	1,206 00	900 00
Metropolitan Nat'l Bank, Boston, .	1,600	1,920 00	1,600 00
Boston Nat'l Bank, Boston, . . .	5,000	6,250 00	5,000 00
Redemption Nat'l Bank, Boston, .	2,000	2,600 00	2,000 00
	<hr/> \$23,600	<hr/> \$28,795 00	<hr/> \$23,600 00

## MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Number of corporators, 36.

EVERETT ROBINSON, *President*.CORNELIUS B. WOOD, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$445,449 22	Bank stock, . . . .	\$13,140 00
Earnings undivided, . . . .	4,430 38	Railroad bonds, . . . .	5,112 50
Guaranty fund, . . . .	4,647 00	Loans on real estate, . . . .	282,097 93
Interest paid in advance, . . . .	3,313 12	Loans on personal security, . . . .	89,479 79
		Loans to counties, cities, or towns, . . . .	21,691 11
		Deposit in banks on interest, . . . .	44,522 49
		Expense account, . . . .	8 65
		Cash on hand, . . . .	1,787 25
	\$457,839 72		\$457,839 72

Cash on Deposit in Banks, amount in each : —

Maverick National Bank, Boston, . . . . .	\$6,522 49
Brockton National Bank, Brockton, . . . . .	18,000 00
Home National Bank, Brockton, . . . . .	20,000 00

Whole amount of interest or profits received or earned, . . . . . \$25,677 14

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	8,049 36
	2 per cent., {	8,403 29

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$4,500, 4 per cent.; \$11,000, 4½ per cent.; \$37,000, 5 per cent.; \$3,000, 5½ per cent.; \$331,068.83, 6 per cent.; \$6,700, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 376

Aggregate amount of the same, . . . . . \$266,762 52

Number of open accounts, . . . . . 1,658

Number and amount of deposits received for previous year, . . . . . 1,004 94,997 11

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 61 30,396 41

Number and amount of withdrawals, . . . . . 726 60,056 63

Number of accounts opened the previous year, . . . . . 256

Number of accounts closed the previous year, . . . . . 118

Amount of expenses of the corporation during previous year, . . . . . 1,391 70

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: April 7.



## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Commerce Nat'l Bank, New Bedford,	\$3,000	\$3,900 00	\$3,540 00
Webster Nat'l Bank, Boston, . .	5,000	5,400 00	4,961 00
Tremont Nat'l Bank, Boston, . .	2,200	2,508 00	2,329 00
Suffolk Nat'l Bank, Boston, . .	2,100	2,478 00	2,310 00
	\$12,300	\$14,286 00	\$13,140 00

## RAILROAD BONDS.

Old Colony Railroad, . . .	\$5,000	\$5,800 00	\$5,112 50
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## MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

Incorporated 1835. Number of corporators, 22.

GEORGE M. BROOKS, *President*.GEORGE HEYWOOD, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,015,513 01	Public funds, . . . . .	\$61,000 00
Earnings undivided, . . . . .	33,989 32	Bank stock, . . . . .	276,500 00
Guaranty fund, . . . . .	15,000 00	Loans on bank stock, . . . . .	500 00
		Railroad bonds, . . . . .	142,000 00
		Real estate by foreclosure, . . . . .	26,500 00
		Loans on real estate, . . . . .	327,968 80
		Loans on personal security, . . . . .	100,088 49
		Loans to counties, cities, or towns, . . . . .	61,000 00
		Deposit in banks on interest, . . . . .	50,000 00
		Expense account, . . . . .	1,196 90
		Cash in bank, . . . . .	17,748 14
	\$1,064,502 33		\$1,064,502 33

## Loans on Bank Stock:—

On 3 shares Concord National Bank of Concord, . . . . .	}	\$500 00
On 5 shares of Middlesex Central Railroad stock, . . . . .		

Amount of real estate held by foreclosure, . . . . .	\$26,500 00
Assessed value of the same, . . . . .	23,400 00
Amount of income received from the same, . . . . .	470 00
Amount of municipal tax on real estate, . . . . .	660 88

## Cash on Deposit in Banks, amount in each:—

Continental National Bank, Boston, . . . . .	\$50,000 00
Concord National Bank, Concord, . . . . .	17,748 14

Whole amount of interest or profits received or earned, . . . . .	\$65,675 33
Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2 per cent., { 19,195 33 19,293 18
Extra dividend, . . . . .	
	10,168 71

Times for the dividends fixed by the by-laws: June and December.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $4\frac{2}{5}$ .

The total amount of loans, with each specified rate of interest: \$1,000, 4 per cent.; \$4,000,  $4\frac{1}{2}$  per cent.; \$65,368.80, 5 per cent.; \$246,000, 6 per cent.; \$115,138.49,  $6\frac{1}{2}$  per cent.; \$31,050, 7 per cent.; \$6,500,  $7\frac{1}{2}$  per cent.; \$500, 8 per cent.; \$20,000, 9 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 151

Aggregate amount of the same, . . . . . 197,400 00

Amount of investments from which no income is received, . . . . . 20,000 00

Number of open accounts, . . . . . 3,038

Number and amount of deposits received for previous year, . . . . . 1,485 121,964 33

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 87 46,217 45

Number and amount of withdrawals, . . . . . 1,436 164,599 17

Number of accounts opened the previous year, . . . . . 357

Number of accounts closed the previous year, . . . . . 254

Amount of expenses of the corporation during previous year, . . . . . 3,447 11

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: July 17.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3½s, . . . . .	\$50,000	\$50,750 00	\$50,000 00
State bonds:—			
State of Maine, . . . . .	6,000	6,720 00	6,000 00
of Rhode Island, . . . . .	5,000	6,000 00	5,000 00
	\$61,000	\$63,470 00	\$61,000 00

## BANK STOCK.

Blackstone Nat'l Bank, Boston, . .	\$10,600	\$11,501 00	\$10,600 00
Boston Nat'l Bank, Boston, . . .	13,300	15,827 00	13,300 00
Central Nat'l Bank, Boston, . . .	5,000	8,700 00	10,000 00
City Nat'l Bank, Boston, . . . .	10,000	11,850 00	10,000 00
Columbian Nat'l Bank, Boston, . .	6,700	8,710 00	6,700 00
Commerce Nat'l Bank, Boston, . .	11,300	13,390 50	11,300 00
Continental Nat'l Bank, Boston, . .	2,700	3,199 50	2,700 00
Eagle Nat'l Bank, Boston, . . . .	15,000	16,875 00	15,000 00
Eliot Nat'l Bank, Boston, . . . .	16,700	19,873 00	16,700 00
Faneuil Hall Nat'l Bank, Boston, . .	10,000	13,025 00	10,000 00
First Nat'l Bank, Boston, . . . .	2,800	5,670 00	2,800 00
Hamilton Nat'l Bank, Boston, . . .	2,100	2,478 00	2,100 00
Hide and Leather Nat'l Bank, Boston,	7,200	7,920 00	7,200 00
Howard Nat'l Bank, Boston, . . . .	20,000	24,400 00	20,000 00
Market Nat'l Bank, Boston, . . . .	5,600	5,656 00	5,600 00
Merchants' Nat'l Bank, Boston, . .	15,000	21,300 00	15,000 00
North America Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Old Boston Nat'l Bank, Boston, . .	600	722 00	600 00
Revere Nat'l Bank, Boston, . . . .	22,500	25,650 00	22,500 00
Second Nat'l Bank, Boston, . . . .	4,500	6,918 75	4,500 00
Shawmut Nat'l Bank, Boston, . . . .	10,000	10,950 00	10,000 00
Shoe and Leather N'l Bank, Boston,	10,000	10,550 00	10,000 00
State Nat'l Bank, Boston, . . . .	13,800	16,974 00	13,800 00
Third Nat'l Bank, Boston, . . . .	1,000	1,015 00	1,000 00
Traders' Nat'l Bank, Boston, . . . .	5,700	5,130 00	5,700 00
Tremont Nat'l Bank, Boston, . . . .	10,000	11,400 00	10,000 00
Webster Nat'l Bank, Boston, . . . .	15,000	16,350 00	15,000 00
Concord Nat'l Bank, Concord, . . .	10,000	12,500 00	10,000 00
Old Lowell Nat'l Bank, Lowell, . .	900	1,080 00	900 00
Framingham N'l B'k, Framingham,	500	750 00	500 00
First Nat'l Bank, Marlborough, . .	3,000	3,300 00	3,000 00
	\$271,500	\$324,664 75	\$276,500 00

## RAILROAD BONDS.

Boston and Albany Railroad, . . .	\$100,000	\$123,500 00	\$100,000 00
Eastern Railroad, . . . . .	42,000	45,990 00	42,000 00
	\$142,000	\$169,490 00	\$142,000 00

## MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Number of corporators, 38.

ORISON UNDERWOOD, *President*.JAMES E. WALKER, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$836,437 02	Public funds, . . . .	\$117,810 00
Earnings undivided, . . . .	10,387 55	Loans on public funds, . . . .	400 00
Guaranty fund, . . . .	11,036 46	Bank stock, . . . .	179,892 74
		Loans on bank stock, . . . .	6,830 00
		Railroad bonds, . . . .	11,440 00
		Real estate, . . . .	27,000 00
		Real estate by foreclosure, . . . .	1,780 22
		Loans on real estate, . . . .	266,110 36
		Loans on personal security, . . . .	229,541 42
		Loans to counties, cities, or towns, . . . .	12,700 00
		Deposit in banks on interest, . . . .	3,403 28
		Cash in bank, . . . .	953 01
	<hr/>		<hr/>
	\$857,861 03		\$857,861 03

## Loans on Public Funds:—

On \$500 United States 4½s, . . . . . \$400 00

## Loan on Bank Stock:—

On 116 shares Milford National Bank, . . . . . \$6,830 00

Invested in real estate (for banking purposes), . . . . . \$27,000 00

Estimated value of the same, . . . . . 27,000 00

Amount of real estate held by foreclosure, . . . . . 1,780 22

Assessed value of the same, . . . . . 1,875 00

Amount of income received from the same, . . . . . 168 00

Amount of municipal tax on real estate, . . . . . 348 25

## Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston, . . . . . \$1,589 12

Manufacturers' National Bank, Boston, . . . . . 1,814 16

Milford National Bank, Milford, . . . . . 953 01

Whole amount of interest or profits received or earned, . . . . . \$40,166 48

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent.,	\$14,753 56
	2 per cent.,	15,214 61

Times for the dividends fixed by the by-laws: second Saturday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $6\frac{1}{2}\%$ .

The total amount of loans, with each specified rate of interest: \$5,350, 4 per cent.; \$23,139.50, 4½ per cent.; \$242,211.74, 5 per cent.; \$15,200, 5½ per cent.; \$152,056.54, 6 per cent.; \$9,385, 6½ per cent.; \$55,739, 7 per cent.; \$300,7⅓ per cent.; \$700, 7½ per cent.; \$1,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 213

Aggregate amount of the same, . . . . . 213,612 30

Amount of investments from which no income is received, . . . . . 30,000 00

Number of open accounts, . . . . .	2,917	
Number and amount of deposits received for previous year, . . .	2,239	\$218,754 05
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	149	80,578 82
Number and amount of withdrawals, . . . . .	1,888	150,931 60
Number of accounts opened the previous year, . . . . .	516	
Number of accounts closed the previous year, . . . . .	372	
Amount of expenses of the corporation during previous year, . . .		2,112 56
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: March 25.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$16,500	\$19,717 50	\$16,500 00
“ “ 4½s, . . . . .	42,000	47,512 50	43,310 00
City and town bonds:—			
City of Portland, Me., 6s, . . . . .	2,000	2,500 00	2,000 00
Town of Milford 5s, . . . . .	36,000	40,320 00	36,000 00
of Milford 6s, . . . . .	20,000	23,300 00	20,000 00
	\$116,500	\$133,350 00	\$117,810 00

## BANK STOCK.

Milford Nat'l Bank, Milford, . . .	\$25,300	\$34,155 00	\$29,013 75
Home Nat'l Bank, Brockton, . . .	17,000	19,900 00	17,000 00
Hopkinton Nat'l Bank, Hopkinton, .	2,700	3,240 00	2,700 00
Atlas Nat'l Bank, Boston, . . .	5,000	6,056 25	6,500 00
Atlantic Nat'l Bank, Boston, . . .	1,000	1,505 00	1,530 00
Blackstone Nat'l Bank, Boston, . .	2,300	2,495 50	2,300 00
Boylston Nat'l Bank, Boston, . . .	700	826 00	1,070 12
Central Nat'l Bank, Boston, . . .	15,000	23,250 00	30,000 00
Continental Nat'l Bank, Boston, . .	2,500	2,959 38	2,955 25
Eagle Nat'l Bank, Boston, . . .	500	563 75	588 75
Eliot Nat'l Bank, Boston, . . .	4,800	5,712 00	5,682 99
Exchange Nat'l Bank, Boston, . . .	2,500	3,253 12	3,581 25
Freeman's Nat'l Bank, Boston, . . .	4,000	4,640 00	5,360 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,000 00	10,659 50
Howard Nat'l Bank, Boston, . . .	4,200	5,124 00	4,496 00
Maverick Nat'l Bank, Boston, . . .	500	1,125 67	1,000 00
North Nat'l Bank, Boston, . . .	7,800	10,042 50	10,766 63
Revere Nat'l Bank, Boston, . . .	3,000	3,420 00	3,000 00
Redemption Nat'l Bank, Boston, . .	11,000	14,410 00	15,655 00
Shawmut Nat'l Bank, Boston, . . .	10,000	10,975 00	12,057 50
Shoe and Leather Nat'l B'k, Boston,	200	211 00	274 50
Washington Nat'l Bank, Boston, . .	4,000	5,430 00	5,505 00
Union Nat'l Bank, Boston, . . .	4,700	6,580 00	7,496 50
Webster Nat'l Bank, Boston, . . .	700	758 62	700 00
	\$139,400	\$177,632 79	\$179,892 74



## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad 7s, .	\$3,000	\$3,735 00	\$3,600 00
Boston and Albany Railroad 6s, .	7,000	8,260 00	7,840 00
	<u>\$10,000</u>	<u>\$11,995 00</u>	<u>\$11,440 00</u>

## MILLBURY SAVINGS BANK — MILLBURY.

Incorporated 1854. Number of corporators, 44.

WILLIAM R. HILL, *President*.DAVID ATWOOD, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$576,010 61	Public funds, . . . . .	\$64,000 00
Earnings undivided, . . . . .	13,399 11	Bank stock, . . . . .	135,900 00
Guaranty fund, . . . . .	7,400 00	Loans on bank stock, . . . . .	8,000 00
Suspense account, . . . . .	275 00	Railroad bonds, . . . . .	20,000 00
		Real estate, . . . . .	18,000 00
		Real estate by foreclosure, . . . . .	4,899 57
		Loans on real estate, . . . . .	239,525 00
		Loans on personal security, . . . . .	10,000 00
		Loans to counties, cities, or towns, . . . . .	60,500 00
		Deposit in bank on interest, . . . . .	18,300 00
		Expense account, . . . . .	571 84
		Premium account, . . . . .	15,500 00
		Safe and furniture, . . . . .	1,200 00
		Insurance, . . . . .	21 00
		Cash on hand, . . . . .	667 31
	\$597,084 72		\$597,084 72

## Loans on Bank Stock :—

On 88 shares Millbury National Bank, . . . . .	\$8,000 00
Invested in real estate (for banking purposes), . . . . .	\$18,000 00
Estimated value of the same, . . . . .	18,000 00
Amount of real estate held by foreclosure, . . . . .	4,899 57
Assessed value of the same, . . . . .	5,200 00
Amount of income received from the same, . . . . .	56 00
Amount of municipal tax on real estate, . . . . .	324 40

## Cash on Deposit in Bank :—

Millbury National Bank, . . . . .	\$18,300 00
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Whole amount of interest or profits received or earned, . . . . .	\$34,467 59
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 10,444 66
	2 per cent., { 10,600 33

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$5,000, 4½ per cent.; \$49,000, 5 per cent.; \$10,000, 5½ per cent.; \$254,025, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 127

Aggregate amount of the same, . . . . .	107,650 00
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Number of open accounts, . . . . .	1,471
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Number and amount of deposits received for previous year, . . . . .	1,239 105,497 95
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	91 57,143 11
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Number and amount of withdrawals, . . . . .	731 89,714 82
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Number of accounts opened the previous year, . . . . .	280
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Number of accounts closed the previous year, . . . . .	163
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Amount of expenses of the corporation during previous year, . . . . .	1,385 78
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Amount of treasurer's bond, . . . . .	20,000 00
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Date of examination by commissioner: June 13.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, extended, . . .	\$30,000	\$30,525 00	\$30,000 00
“ “ 4½s, . . .	10,000	11,300 00	10,000 00
City and town bonds:—			
City of Portland, Me., 6s, . . .	6,000	6,900 00	6,000 00
of Bath, Me, 6s, . . .	6,000	6,300 00	6,000 00
of Lawrence 6s, . . .	3,000	3,450 00	3,000 00
Town of Westborough 5s, . . .	3,000	3,300 00	3,000 00
of Hopkinton 4s, . . .	6,000	6,300 00	6,000 00
	\$64,000	\$68,075 00	\$64,000 00

## BANK STOCK.

Atlas Nat'l Bank, Boston, . . .	\$5,000	\$3,050 00	\$5,000 00
Blackstone Nat'l Bank, Boston, . . .	6,300	6,835 50	6,300 00
Boston Nat'l Bank, Boston, . . .	4,900	5,806 50	4,900 00
Continental Nat'l Bank, Boston, . . .	2,000	2,360 00	2,000 00
Eliot Nat'l Bank, Boston, . . .	10,000	11,900 00	10,000 00
First Ward Nat'l Bank, Boston, . . .	5,000	5,700 00	5,000 00
Globe Nat'l Bank, Boston, . . .	4,200	4,494 00	4,200 00
Hamilton Nat'l Bank, Boston, . . .	2,500	2,912 50	2,500 00
Manufacturers' Nat'l Bank, Boston, . . .	2,500	2,612 50	2,500 00
Merchandise Nat'l Bank, Boston, . . .	2,500	2,500 00	2,500 00
Merchants' Nat'l Bank, Boston, . . .	2,300	3,220 00	2,300 00
Commerce Nat'l Bank, Boston, . . .	5,700	6,783 00	5,700 00
North America Nat'l Bank, Boston, . . .	1,500	1,672 50	1,500 00
Commonwealth Nat'l Bank, Boston, . . .	10,000	11,100 00	10,000 00
Eagle Nat'l Bank, Boston, . . .	1,200	1,356 00	1,200 00
Hide and Leather Nat'l B'k, Boston, . . .	5,000	5,575 00	5,000 00
North Nat'l Bank, Boston, . . .	4,000	5,200 00	4,000 00
Old Boston Nat'l Bank, Boston, . . .	300	361 50	300 00
Second Nat'l Bank, Boston, . . .	3,500	5,320 00	3,500 00
Shawmut Nat'l Bank, Boston, . . .	2,500	2,750 00	2,500 00
Shoe and Leather Nat'l B'k, Boston, . . .	7,400	7,807 00	7,400 00
State Nat'l Bank, Boston, . . .	5,000	6,175 00	5,000 00
Suffolk Nat'l Bank, Boston, . . .	2,000	2,380 00	2,000 00
Third Nat'l Bank, Boston, . . .	2,000	2,020 00	2,000 00
Traders' Nat'l Bank, Boston, . . .	7,000	6,510 00	7,000 00
Central Nat'l Bank, Worcester, . . .	3,600	4,680 00	3,600 00
Citizens' Nat'l Bank, Worcester, . . .	500	600 00	500 00
City Nat'l Bank, Worcester, . . .	2,700	3,240 00	2,700 00
Quinsigamond Nat'l B'k, Worcester, . . .	2,500	3,175 00	2,500 00
Worcester Nat'l Bank, Worcester, . . .	900	1,125 00	900 00
First Nat'l Bank, Grafton, . . .	4,000	5,000 00	4,000 00
Oxford Nat'l Bank, Oxford, . . .	600	750 00	600 00
Millbury Nat'l Bank, Millbury, . . .	16,800	21,840 00	16,800 00
	\$135,900	\$159,811 00	\$135,900 00

## RAILROAD BONDS.

Providence and Worcester R. R. 6s,	\$20,000	\$24,000 00	\$20,000 00
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## MINERS' SAVINGS BANK — WEST STOCKBRIDGE.

Incorporated February 28, 1872. Number of corporators, 28.

GEO. W. KNIFFIN, *President.*WM. C. SPAULDING, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$60,312 11	Public funds, . . . . .	\$31,487 46
Earnings undivided, . . . . .	2,153 95	Bank stock, . . . . .	7,715 00
Guaranty fund, . . . . .	650 00	Loans on real estate, . . . . .	20,400 00
		Loans on personal security, . . . . .	1,575 00
		Cash on hand, . . . . .	1,938 60
	\$63,116 06		\$63,116 06

Cash on Deposit in Bank : —

Housatonic National Bank, . . . . . \$1,938 60

Whole amount of interest or profits received or earned, . . . . . \$2,854 36

Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2 per cent., {	971 89
year, . . . . .		1,003 60

Times for the dividends fixed by the by-laws : first Thursday in January and July.

The total amount of loans, with each specified rate of interest : \$1,000, 5 per cent. ; \$20,975, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 29

Aggregate amount of the same, . . . . . 17,975 00

Number of open accounts, . . . . . 273

Number and amount of deposits received for previous year, . . . . . 238 19,022 36

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 13 6,861 75

Number and amount of withdrawals, . . . . . 153 13,143 50

Number of accounts opened the previous year, . . . . . 60

Number of accounts closed the previous year, . . . . . 41

Amount of expenses of the corporation during previous year, . . . . . 537 25

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner : August 2.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$1,000	\$1,475 00	\$1,432 50
“ “ 4s, . . . . .	13,200	15,741 00	14,375 12
City and town bonds:—			
City of Fall River 6s, . . . . .	3,000	3,810 00	3,810 00
of Providence, R. I., 5s, . . . . .	6,000	6,975 00	6,975 00
Town of Lee 6s, . . . . .	2,000	2,000 00	1,894 84
	\$28,200	\$33,001 00	\$31,487 46

## BANK STOCK.

Housatonic Nat'l Bank, Stockbridge,	\$3,100	\$4,650 00	\$4,650 00
Mahaiwe N'l Bank, Gt. Barrington,	500	725 00	725 00
Pittsfield Nat'l Bank, Pittsfield, .	1,500	2,340 00	2,340 00
	\$5,100	\$7,715 00	\$7,715 00



## MONSON SAVINGS BANK—MONSON.

Incorporated 1872. Number of corporators, 17.

C. H. MERRICK, *President*.E. F. MORRIS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$474,470 88	Public funds, . . . . .	\$73,500 00
Earnings undivided, . . . . .	7,123 01	Loans on public funds, . . . . .	2,000 00
Guaranty fund, . . . . .	6,600 00	Bank stock, . . . . .	43,655 25
		Loans on bank stock, . . . . .	17,400 60
		Railroad bonds, . . . . .	4,144 65
		Real estate by foreclosure, . . . . .	23,379 47
		Loans on real estate, . . . . .	246,495 00
		Loans on personal security, . . . . .	25,895 00
		Deposit in bank on interest, . . . . .	42,500 00
		Cash in bank, . . . . .	9,224 52
	\$488,193 89		\$488,193 89

## Loans on Public Funds:—

On \$2,000 United States 4s, . . . . . \$2,000 00

## Loans on Bank Stock, amount on each:—

On 119 shares Monson National Bank, . . . . . \$8,400 00

On 10 shares Third National Bank, Springfield, . . . . . 1,000 00

On 90 shares City National Bank, Springfield, . . . . . 8,000 00

Amount of real estate held by foreclosure, . . . . . \$23,379 47

Assessed value of the same, . . . . . 19,700 00

Amount of income received from the same, . . . . . 1,240 00

Amount of municipal tax on real estate, . . . . . 313 00

## Cash on Deposit in Banks, amount in each:—

City National Bank, Springfield, . . . . . \$10,000 00

Agawam National Bank, Springfield, . . . . . 12,500 00

Pacific National Bank, Boston, . . . . . 20,000 00

Monson National Bank, Monson, . . . . . 9,224 52

Whole amount of interest or profits received or earned, . . . . . \$25,017 31

Rate and amount of each semi-annual dividend for previous } 2 per cent., } 8,504 01  
year, . . . . . } 2 per cent., } 8,839 47

Times for the dividends fixed by the by-laws: first Monday in April and October.

The total amount of loans, with each specified rate of interest: \$146,600, 5 per cent.; \$4,400, 5½ per cent.; \$123,295, 6 per cent.; \$17,500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 119

Aggregate amount of the same, . . . . . \$158,645 00

Amount of investments from which no income is received, . . . . . 400 00

Number of open accounts, . . . . . 1,236

Number and amount of deposits received for previous year, . . . . . 873 100,422 83

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 66 33,313 53

Number and amount of withdrawals, . . . . .	562	\$69,939 29
Number of accounts opened the previous year, . . . . .	197	
Number of accounts closed the previous year, . . . . .	159	
Amount of expenses of the corporation during previous year, . . . . .		1,295 75
Amount of treasurer's bond, . . . . .		10,000 00
Date of examination by commissioner: July 11.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$50,000	\$59,750 00	\$50,000 00
City and town bonds:—			
City of Worcester 5s, . . . . .	13,000	15,200 00	13,950 00
Town of Westfield 6s, . . . . .	10,000	10,700 00	9,550 00
	\$73,000	\$85,650 00	\$73,500 00

## BANK STOCK.

North Nat'l Bank, Boston, . . . . .	\$2,000	\$2,600 00	\$2,465 00
Eagle Nat'l Bank, Boston, . . . . .	2,000	2,280 00	2,260 00
North America Nat'l Bank, Boston, . . . . .	2,000	2,250 00	2,290 00
Redemption Nat'l Bank, Boston, . . . . .	2,500	3,275 00	3,576 50
Blackstone Nat'l Bank, Boston, . . . . .	1,500	1,620 00	1,440 00
Eliot Nat'l Bank, Boston, . . . . .	2,500	2,975 00	2,800 00
Massachusetts Nat'l Bank, Boston, . . . . .	500	575 00	641 50
Suffolk Nat'l Bank, Boston, . . . . .	4,000	4,760 00	5,070 00
Tremont Nat'l Bank, Boston, . . . . .	1,000	1,145 00	1,150 00
Merchants' Nat'l Bank, Boston, . . . . .	3,000	4,200 00	3,946 25
State Nat'l Bank, Boston, . . . . .	500	607 50	577 75
Webster Nat'l Bank, Boston, . . . . .	1,000	1,105 00	1,065 00
Hide and Leather Nat'l B'k, Boston, . . . . .	1,000	1,140 00	1,162 75
Commerce Nat'l Bank, Boston, . . . . .	2,500	2,975 00	3,859 50
Revere Nat'l Bank, Boston, . . . . .	1,100	1,265 00	1,277 25
Exchange Nat'l Bank, Boston, . . . . .	500	652 50	881 25
City Nat'l Bank, Springfield, . . . . .	2,000	2,500 00	2,000 00
Ware Nat'l Bank, Ware, . . . . .	300	375 00	382 50
Monson Nat'l Bank, Monson, . . . . .	5,400	7,560 00	6,810 00
	\$35,300	\$43,860 00	\$43,655 25

## RAILROAD BONDS.

Eastern Railroad, . . . . .	\$5,000	\$5,475 00	\$4,144 65
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## NANTUCKET INSTITUTION FOR SAVINGS — NANTUCKET.

Incorporated 1834. Number of corporators, 36.

THOMAS G. FOLGER, *President*.MATTHEW BARNEY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$343,695 23	Public funds, . . . . .	\$12,237 50
Earnings undivided, . . . . .	9,774 88	Loans on public funds, . . . . .	700 00
Guaranty fund, . . . . .	4,690 33	Bank stock, . . . . .	1,400 00
		Loans on bank stock, . . . . .	800 00
		Real estate, . . . . .	3,575 00
		Real estate by foreclosure, . . . . .	33,361 86
		Loans on real estate, . . . . .	218,755 50
		Loans on personal security, . . . . .	40,108 14
		Deposit in banks on interest, . . . . .	40,181 42
		Expense account, . . . . .	644 72
		Cash on hand and in bank, . . . . .	6,396 30
	\$358,160 44		\$358,160 44

## Loans on Public Funds:—

On \$1,050 United States 4½s, . . . . . \$700 00

## Loans on Bank Stock:—

On 8 shares Pacific National Bank, Nantucket, . . . . . \$800 00

Invested in real estate (for banking purposes), . . . . . \$3,575 00

Estimated value of the same, . . . . . 3,575 00

Amount of real estate held by foreclosure, . . . . . 33,361 86

Assessed value of the same, . . . . . 44,300 00

Amount of income received from the same, . . . . . 2,658 00

Amount of municipal tax on real estate, . . . . . 828 29

## Cash on Deposit in Banks, amount in each:—

North National Bank, Boston, . . . . . \$19,510 69

Maverick National Bank, Boston, . . . . . 11,348 83

Revere National Bank, Boston, . . . . . 9,321 90

Pacific National Bank, Nantucket, . . . . . 4,493 48

Whole amount of interest or profits received or earned, . . . . . \$17,696 02

Rate and amount of each semi-annual dividend for previous	} 1½ per cent., {	6,228 39
year, . . . . .		
	} 2 per cent., {	6,766 46

Times for the dividends fixed by the by-laws: first Monday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 3½.

The total amount of loans, with each specified rate of interest: \$32,300, 5 per cent.; \$31,574, 5½ per cent.; \$135,779, 6 per cent.; \$52,152.50, 6½ per cent.; \$8,558.14, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 81

Aggregate amount of the same, . . . . . 110,650 50

Amount of investments from which no income is received, . . . . . 20,113 14

Number of open accounts, . . . . . 1,150

Number and amount of deposits received for previous year, . . . . . 55,871 10

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	33	\$27,582 83
Number and amount of withdrawals, . . . . .	977	77,234 67
Number of accounts opened the previous year, . . . . .	87	
Number of accounts closed the previous year, . . . . .	128	
Amount of expenses of the corporation during previous year, . . . . .		1,831 30
Amount of treasurer's bond, . . . . .		10,000 00
Date of examinations by commissioner: Sept. 7.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia bonds, . . .	\$10,000	\$11,900 00	\$10,000 00
City bonds:—			
City of Detroit, . . . . .	1,000	1,250 00	1,000 00
of Portland, Me., . . . . .	1,000	1,237 50	1,237 50
	\$12,000	\$14,387 50	\$12,237 50

## BANK STOCK.

Commerce N'l Bank, New Bedford,	\$1,400	\$1,700 00	\$1,400 00
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## NATICK FIVE CENTS SAVINGS BANK — NATICK.

Incorporated April 5, 1859. Number of corporators, 45.

JOHN O. WILSON, *President*.JAMES WHITNEY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$729,466 57	Public funds . . . . .	\$61,989 72
Earnings undivided, . . . . .	18,014 14	Loans on public funds, . . . . .	2,050 00
Guaranty fund, . . . . .	8,616 18	Bank stock, . . . . .	104,561 87
		Loans on bank stock, . . . . .	19,610 00
		Railroad bonds, . . . . .	11,100 00
		Real estate by foreclosure, . . . . .	5,300 00
		Loans on real estate, . . . . .	344,125 20
		Loans on personal security, . . . . .	45,314 55
		Loans to counties, cities, or towns, . . . . .	18,000 00
		Deposit in banks on interest, . . . . .	115,000 00
		Expense account, . . . . .	936 35
		Loans on bank books, . . . . .	1,440 00
		Suspense account, . . . . .	242 99
		Furniture and fixture, . . . . .	583 99
		Cash on hand and in bank, . . . . .	25,842 22
	\$756,096 89		\$756,096 89

## Loans on Public Funds: —

On \$2,050 United States 4s, . . . . . \$2,050 00

## Loans on Bank Stock, amount on each: —

On 42 shares Natick National Bank, . . . . . \$4,200 00

On 38 shares Natick National Bank; 6 shares Rollstone National Bank; 6 shares Second National Bank; and 50 shares National Bank of the Commonwealth, . . . . . 10,000 00

On 20 shares Dedham National Bank, and 10 shares National Bank of the Commonwealth, . . . . . 2,410 00

On 30 shares Wachusett National Bank, . . . . . 3,000 00

Amount of real estate held by foreclosure, . . . . . \$5,300 00

Assessed value of the same, . . . . . 3,825 00

Amount of income received from the same, . . . . . 135 15

Amount of municipal tax on real estate, . . . . . 59 67

## Cash on Deposit in Banks, amount in each: —

Manufacturers' National Bank, Boston, . . . . . \$15,000 00

North National Bank, Boston, . . . . . 45,000 00

Wachusett National Bank, Fitchburg, . . . . . 30,000 00

Natick National Bank, Natick, . . . . . 48,818 78

Whole amount of interest or profits received or earned, . . . . . \$37,687 13

Rate and amount of each semi-annual dividend for previous }  $2\frac{1}{2}$  per cent., { 15,036 24  
year, . . . . . } 2 per cent., { 12,528 16

Times for the dividends fixed by the by-laws: first Saturday in May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $4\frac{1}{4}$ .



The total amount of loans, with each specified rate of interest: \$36,410, 4 per cent.; \$51,000,  $4\frac{1}{2}$  per cent.; \$94,500, 5 per cent.; \$12,500,  $5\frac{1}{2}$  per cent.; \$212,755.06, 6 per cent.; \$126,814,  $6\frac{1}{2}$  per cent.; \$8,740,  $7\frac{3}{10}$  per cent.; \$2,820.69,  $7\frac{1}{2}$  per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 239

Aggregate amount of the same, . . . . . \$223,469 75

Amount of investments from which no income is received, . . . . . 2,500 00

Number of open accounts, . . . . . 3,250

Number and amount of deposits received for previous year, . . . . . 3,444 207,409 49

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 142 85,628 38

Number and amount of withdrawals, . . . . . 1,998 163,713 12

Number of accounts opened the previous year, . . . . . 679

Number of accounts closed the previous year, . . . . . 478

Amount of expenses of the corporation during previous year, . . . . . 1,580 71

Amount of treasurer's bond, . . . . . 30,000 00

Date of examination by commissioner: May 25.

#### PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$10,000	\$10,193 75	\$10,000 00
City and town bonds:—			
City of Fall River water bonds, . . . . .	16,000	16,960 00	16,720 00
of Cambridge sewer loan, . . . . .	4,000	4,800 00	4,780 00
of Worcester sewer loan, . . . . .	3,000	3,270 00	3,270 00
of Boston water loan, . . . . .	10,000	10,350 00	10,132 22
Town of Natick water bond, . . . . .	1,000	1,092 50	1,092 50
of Brookline water bonds, . . . . .	10,000	13,800 00	13,800 00
of No. Adams water bonds, . . . . .	2,000	2,195 00	2,195 00
	\$56,000	\$62,661 25	\$61,989 72

#### BANK STOCK.

Atlas Nat'l Bank, Boston, . . . . .	\$2,600	\$3,149 25	\$3,180 00
Boston Nat'l Bank, Boston, . . . . .	11,500	13,627 50	13,886 25
Boylston Nat'l Bank, Boston, . . . . .	700	826 00	845 25
Central Nat'l Bank, Boston, . . . . .	2,700	2,004 75	2,693 00
Columbian Nat'l Bank, Boston, . . . . .	1,300	1,690 00	1,855 75
Commerce Nat'l Bank, Boston, . . . . .	4,600	5,485 50	5,684 50
Commonwealth Nat'l Bank, Boston, . . . . .	2,100	2,331 00	2,654 75
Continental Nat'l Bank, Boston, . . . . .	500	591 87	581 25
Dedham Nat'l Bank, Dedham, . . . . .	3,300	3,795 00	3,926 50
Eliot Nat'l Bank, Boston, . . . . .	1,900	2,261 00	2,300 00
Everett Nat'l Bank, Boston, . . . . .	7,000	7,980 00	8,210 00
Exchange Nat'l Bank, Boston, . . . . .	1,500	1,953 75	2,160 00
First Nat'l Bank, Chelsea, . . . . .	3,200	3,840 00	3,976 00
Framingham N'l B'k, Framingham, . . . . .	1,700	2,380 00	2,430 00
Home Nat'l Bank, Brockton, . . . . .	5,500	6,325 00	5,575 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Howard Nat'l Bank, Boston, . . .	\$6,200	\$7,564 00	\$7,779 37
Merchandise Nat'l Bank, Boston, . . .	3,200	3,216 00	3,501 25
Merchants' Nat'l Bank, Boston, . . .	4,600	6,445 75	6,393 75
Metropolitan Nat'l Bank, Boston, . . .	400	485 00	400 00
Monument Nat'l Bank, Charlestown, . . .	1,500	3,075 00	2,775 00
Natick Nat'l Bank, Natick, . . .	2,000	2,700 00	2,000 00
Newton Nat'l Bank, Newton, . . .	2,000	2,200 00	2,230 00
North Nat'l Bank, Boston, . . .	400	520 50	516 00
North America Nat'l Bank, Boston, . . .	5,100	5,699 25	5,826 50
Redemption Nat'l Bank, Boston, . . .	1,400	1,823 50	2,135 00
Republic Nat'l Bank, Boston, . . .	3,000	3,742 50	3,825 00
Second Nat'l Bank, Boston, . . .	1,000	1,520 00	1,560 00
State Nat'l Bank, Boston, . . .	700	866 25	771 75
Traders' Nat'l Bank, Boston, . . .	500	463 75	530 00
Wachusett Nat'l Bank, Fitchburg, . . .	3,700	7,030 00	4,360 00
	\$85,800	\$105,592 12	\$104,561 87

## RAILROAD BONDS.

Fitchburg Railroad, . . . . .	\$10,000	\$11,100 00	\$11,100 00
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## NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated May 5, 1855. Number of corporators, 133.

GEORGE HOWLAND, Jr., *President*.B. RICKETSON, Jr., *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$3,140,484 66	Public funds, . . . . .	\$1,296,000 00
Earnings undivided, . . . . .	10,179 75	Loans on public funds, . . . . .	5,000 00
Guaranty fund, . . . . .	45,101 94	Bank stock, . . . . .	177,900 00
Interest account, . . . . .	6,557 12	Loans on bank stock, . . . . .	192 20
Discount account, . . . . .	6,952 95	Railroad bonds, . . . . .	176,000 00
Surplus earnings, . . . . .	34,701 01	Loans on real estate, . . . . .	297,980 49
		Loans on personal security, . . . . .	1,079,052 20
		Loans to counties, cities, or towns, . . . . .	3,000 00
		Deposit in banks on interest, . . . . .	202,508 53
		Expense account, . . . . .	579 30
		Fixtures, . . . . .	2,500 00
		Cash on hand, . . . . .	3,264 71
	\$3,243,977 43		\$3,243,977 43

## Loan on Public Funds:—

On \$5,000 United States 4s, . . . . . \$5,000 00

## Loans on Bank Stock:—

On 7 shares Mechanics' National Bank, New Bedford, . . . . . \$192 25

## Cash on Deposit in Banks, amount in each:—

Mechanics' National Bank, New Bedford, . . . . . \$44,105 12

Merchants' National Bank, New Bedford, . . . . . 52,665 00

Citizens' National Bank, New Bedford, . . . . . 994 18

First National Bank, New Bedford, . . . . . 70,021 97

Redemption National Bank, Boston, . . . . . 34,109 06

Commerce National Bank, New Bedford, . . . . . 613 20

Whole amount of interest or profits received or earned, . . . . . \$163,973 90

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 57,720 80

year, . . . . . } 2 per cent., { 59,940 96

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$200,853.83, 4 per cent.; \$25,000, 4½ per cent.; \$25,000, 4¾ per cent.; \$695,190, 5 per cent.; \$174,800, 5½ per cent.; \$264,381.06, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 239

Aggregate amount of the same, . . . . . 194,656 45

Number of open accounts, . . . . . 12,174

Number and amount of deposits received for previous year, . . . . . 8,480 588,220 84

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 462 336,076 02

Number and amount of withdrawals, . . . . . 5,383 512,561 17

Number of accounts opened the previous year, . . . . . 1,534

Number of accounts closed the previous year, . . . . . 1,039

Amount of expenses of the corporation during previous year, . . . . . 7,685 59

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner: Aug. 9.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$83,500	\$94,355 00	\$83,500 00
" " 4s, . . . . .	104,500	124,355 00	104,500 00
" " 3½s, extended, . . . . .	124,000	126,170 00	124,000 00
" " 6s, currency, . . . . .	175,000	225,625 00	175,000 00
City and town bonds:—			
City of Norwich, Conn, . . . . .	13,000	13,910 00	13,000 00
of Portland, Me., . . . . .	88,000	92,400 00	88,000 00
of New Bedford 5s, . . . . .	3,000	3,000 00	3,000 00
of New Bedford 6s, . . . . .	95,000	111,150 00	95,000 00
of Cambridge, . . . . .	30,000	38,700 00	30,000 00
of Newport, R. I., . . . . .	10,000	10,400 00	10,000 00
of Chelsea, . . . . .	95,000	110,200 00	95,000 00
of Bangor, Me., . . . . .	66,000	75,240 00	66,000 00
of New Haven, Conn., . . . . .	27,000	28,350 00	27,000 00
of Charlestown, . . . . .	25,000	25,750 00	25,000 00
of Lowell, . . . . .	25,000	27,250 00	25,000 00
of Salem, . . . . .	25,000	27,250 00	25,000 00
of Fall River, . . . . .	90,000	109,800 00	90,000 00
of Boston, . . . . .	10,000	10,100 00	10,000 00
Town of Northampton, . . . . .	111,000	118,770 00	111,000 00
of North Bridgewater, . . . . .	36,000	36,360 00	36,000 00
of New Haven, . . . . .	10,000	10,500 00	10,000 00
of Holyoke, . . . . .	50,000	55,500 00	50,000 00
	\$1,296,000	\$1,475,135 00	\$1,296,000 00

## BANK STOCK.

Third Nat'l Bank, Springfield, . . . . .	\$10,000	\$16,000 00	\$10,000 00
Franklin Nat'l Bank, Franklin, . . . . .	6,000	6,000 00	6,000 00
Merchants' Nat'l B'k, New Bedford, . . . . .	49,400	77,311 00	49,400 00
First Nat'l Bank, New Bedford, . . . . .	19,100	25,594 00	19,100 00
Citizens' Nat'l Bank, New Bedford, . . . . .	20,000	24,050 00	20,000 00
Commerce Nat'l B'k, New Bedford, . . . . .	24,400	32,086 00	24,400 00
First Nat'l Bank, Boston, . . . . .	10,000	20,000 00	10,000 00
Monument Nat'l Bank, Boston, . . . . .	10,000	20,000 00	10,000 00
Revere Nat'l Bank, Boston, . . . . .	12,000	13,640 00	12,000 00
State Nat'l Bank, Boston, . . . . .	2,000	2,460 00	2,000 00
Tremont Nat'l Bank, Boston, . . . . .	2,500	2,850 00	2,500 00
Merchants' Nat'l Bank, Boston, . . . . .	10,000	14,000 00	10,000 00
Merchandise Nat'l Bank, Boston, . . . . .	2,500	2,500 00	2,500 00
	\$177,900	\$256,491 00	\$177,900 00

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Mansfield and Framingham R.R., .	\$33,500	\$33,500 00	\$33,500 00
Boston and Maine Railroad, . .	15,000	18,543 00	15,000 00
Old Colony Railroad, . . . .	65,000	77,000 00	65,000 00
Eastern Railroad, . . . . .	52,500	52,487 50	52,500 00
Boston and Albany Railroad, . .	10,000	11,700 00	10,000 00
	\$176,000	\$193,230 50	\$176,000 00



## NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated 1825. Number of corporators, 113.

WILLIAM WATKINS, *President*.CHARLES H. PEIRCE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$9,482,772 91	Public funds, . . . . .	\$2,816,550 00
Earnings undivided, . . . . .	84,224 19	Loans on public funds, . . . . .	30,000 00
Guaranty fund, . . . . .	188,000 00	Bank stock, . . . . .	1,400,560 00
		Loans on bank stock, . . . . .	27,475 00
		Railroad bonds, . . . . .	700,000 00
		Loans to railroads, . . . . .	135,000 00
		Real estate, . . . . .	30,000 00
		Loans on real estate, . . . . .	756,659 65
		Loans on personal security,* . . . . .	3,269,462 50
		Loans to counties, cities, or towns, . . . . .	109,381 00
		Deposit in banks on interest, . . . . .	461,800 22
		Expense account, . . . . .	1,251 49
		Loans on deposits, . . . . .	1,420 00
		Cash on hand, . . . . .	15,437 24
	<b>\$9,754,997 10</b>		<b>\$9,754,997 10</b>

## Loans on Public Funds:—

On \$30,000 United States 3s, extended, . . . . . \$30,000 00

## Loans on Bank Stock, amount on each:—

On 50 shares Mechanics' National Bank, New Bedford, . . . . .	\$2,650 00
On 35 shares National Bank of Commerce, New Bedford, . . . . .	2,000 00
On 91 shares First National Bank, New Bedford, . . . . .	7,000 00
On 20 shares Merchants' National Bank, New Bedford, . . . . .	1,550 00
On 9 First National Bank, New Bedford, . . . . .	} 2,000 00
On 15 shares Mechanics' National Bank, New Bedford, . . . . .	
On 22 shares National Bank of Commerce, New Bedford, . . . . .	
On 60 shares Third National Bank of Springfield, . . . . .	6,000 00
On 15 shares Falmouth National Bank of Falmouth, . . . . .	1,000 00
On 50 shares First National Bank of Easton, . . . . .	5,000 00
On 3 shares Shoe and Leather National Bank, Boston, . . . . .	275 00

Invested in real estate (for banking purposes), . . . . . \$30,000 00  
 Estimated value of the same, . . . . . 30,000 00  
 Amount of municipal tax on real estate, . . . . . 336 70

## Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, New Bedford, . . . . .	\$82,574 75
First National Bank, New Bedford, . . . . .	35,054 12
National Bank of Commerce, New Bedford, . . . . .	171,340 36
Mechanics' National Bank, New Bedford, . . . . .	3,249 90
Citizens' National Bank, New Bedford, . . . . .	3,636 84
Third National Bank of Springfield, . . . . .	50,000 00
Chapin National Bank, Springfield, . . . . .	50,000 00
Revere National Bank, Boston, . . . . .	19,211 08
National Bank of Redemption, Boston, . . . . .	46,733 17

\* This investment has been reduced to the legal limit since the date of this return.

Whole amount of interest or profits received or earned, . . . . .	\$525,101 83
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	182,796 41
year . . . . . } 2½ per cent., {	207,576 46
Times for the dividends fixed by the by-laws: first Monday in April and October.	
The total amount of loans, with each specified rate of interest: \$851,900, 4 per cent.; \$552,000, 4½ per cent.; \$400,000, 4¾ per cent.; \$1,489,891 65, 5 per cent.; \$115,000, 5¼ per cent.; \$554,850, 5½ per cent.; \$20,000, 5¾ per cent.; \$234,700.50, 6 per cent.; \$107,481, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	153
Aggregate amount of the same, . . . . .	133,436 50
Number of open accounts, . . . . .	18,677
Number and amount of deposits received for previous year, . . . . .	9,133 1,130,441 67
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	819 493,401 11
Number and amount of withdrawals, . . . . .	11,490 1,353,059 56
Number of accounts opened the previous year, . . . . .	2,007
Number of accounts closed the previous year, . . . . .	1,834
Amount of expenses of the corporation during previous year, . . . . .	16,556 03
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: August 8.	

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$805,500	\$958,545 00	\$820,500 00
“ “ 4½s, . . . . .	700,000	791,000 00	709,000 00
County of Sagadahoc, Me., 6s, . . . . .	19,000	20,330 00	19,000 00
City and town bonds:—			
City of New Bedford 5s, . . . . .	1,000	1,000 00	1,000 00
of New Bedford 6s, . . . . .	331,000	387,270 00	331,000 00
of New Bedford 7s, . . . . .	50,000	56,000 00	50,000 00
of Charlestown 5s, . . . . .	100,000	110,000 00	100,000 00
of Springfield 6s, . . . . .	5,000	5,450 00	5,000 00
of Manchester, N. H., 6s, . . . . .	20,000	21,400 00	20,000 00
of Middletown, Conn., 6s, . . . . .	53,500	57,780 00	53,500 00
of Norwalk, Conn., 7s, . . . . .	10,000	12,000 00	10,000 00
of Bangor, Me, 6s, . . . . .	100,000	114,000 00	100,000 00
of Meriden, Conn, 7s, . . . . .	50,000	57,500 00	50,000 00
of Hartford, Conn, 6s, . . . . .	20,000	21,800 00	20,000 00
of Salem 6s, . . . . .	50,000	54,500 00	50,000 00
of Burlington, Vt., 6s, . . . . .	29,050	31,374 00	29,050 00
of Chelsea 6s, . . . . .	85,000	98,600 00	85,000 00
of Augusta, Me., 6s, . . . . .	4,500	4,680 00	4,500 00
of Dover, N. H., 6s, . . . . .	17,000	18,020 00	17,000 00
of Bath, Me., 6s (municipal), . . . . .	39,000	39,390 00	39,000 00
of Newport, R. I., 6s, . . . . .	2,000	2,000 00	2,000 00
of Concord, N. H., 6s, . . . . .	4,000	4,080 00	4,000 00
Town of Middletown, Conn., 6s, . . . . .	10,000	11,000 00	10,000 00
of Greenfield 6s, . . . . .	5,000	5,600 00	5,000 00
of Buckland 6s, . . . . .	5,000	5,500 00	5,000 00
of Northampton 6s, . . . . .	13,000	13,910 00	13,000 00

## PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Shelburne 6s, . . . .	\$6,000	\$6,600 00	\$6,000 00
of Adams 6s, . . . .	3,000	3,210 00	3,000 00
of Malden 5s, . . . .	17,000	18,360 00	17,000 00
of Malden 6s, . . . .	50,000	56,000 00	50,000 00
of Medford 6s, . . . .	50,000	56,000 00	50,000 00
of Melrose 6s, . . . .	50,000	56,000 00	50,000 00
of Harwich 7s, . . . .	2,000	2,000 00	2,000 00
of Edgartown 6s, . . . .	36,000	38,520 00	36,000 00
of Attleboro' water supply 7s,	50,000	62,500 00	50,000 00
	\$2,792,550	\$3,201,919 00	\$2,816,550 00

## BANK STOCK.

Merchants' Nat'l B'k, New Bedford,	\$109,600	\$170,976 00	\$109,600 00
First Nat'l Bank, New Bedford, .	135,600	176,280 00	135,600 00
Commerce Nat'l Bank, New Bedford,	136,600	177,580 00	136,600 00
Mechanics' Nat'l B'k, New Bedford,	100,000	145,000 00	100,000 00
Citizens' Nat'l Bank, New Bedford,	100,000	115,000 00	100,000 00
Hide and Leather Nat'l B'k, Boston,	20,000	22,000 00	20,000 00
Boston Nat'l Bank, Boston, . .	15,000	17,700 00	15,000 00
Howard Nat'l Bank, Boston, . .	14,000	17,080 00	14,000 00
Exchange Nat'l Bank, Boston, . .	2,000	2,560 00	2,000 00
Commerce Nat'l Bank, Boston, . .	46,000	54,740 00	46,000 00
Second Nat'l Bank, Boston, . . .	53,000	79,500 00	53,000 00
North America Nat'l Bank, Boston, .	38,000	42,180 00	38,000 00
Maverick Nat'l Bank, Boston, . .	10,000	22,500 00	10,000 00
Republic Nat'l Bank, Boston, . .	49,000	61,250 00	49,000 00
First Nat'l Bank, Boston, . . . .	23,000	46,000 00	23,000 00
Merchants' Nat'l Bank, Boston, . .	23,000	32,200 00	23,000 00
Eliot Nat'l Bank, Boston, . . . .	9,000	10,710 00	9,000 00
North Nat'l Bank, Boston, . . . .	23,000	27,600 00	23,000 00
City Nat'l Bank, Boston, . . . .	3,000	3,540 00	3,000 00
Tremont Nat'l Bank, Boston, . . .	35,000	39,900 00	35,000 00
Hamilton Nat'l Bank, Boston, . .	9,000	10,620 00	9,000 00
Shawmut Nat'l Bank, Boston, . . .	14,000	15,260 00	14,000 00
Continental Nat'l Bank, Boston, . .	25,000	29,500 00	25,000 00
Eagle Nat'l Bank, Boston, . . . .	17,000	19,040 00	17,000 00
Massachusetts Nat'l Bank, Boston, .	44,000	49,280 00	44,000 00
Atlas Nat'l Bank, Boston, . . . .	36,000	42,560 00	36,000 00
Union Nat'l Bank, Boston, . . . .	13,000	18,200 00	13,000 00
State Nat'l Bank, Boston, . . . .	9,000	10,800 00	9,000 00
Traders' Nat'l Bank, Boston, . . .	13,000	11,700 00	13,000 00
Columbian Nat'l Bank, Boston, . .	26,000	33,800 00	26,000 00
Revere Nat'l Bank, Boston, . . . .	50,000	57,000 00	50,000 00
Washington Nat'l Bank, Boston, . .	13,000	17,550 00	13,000 00
Shoe and Leather Nat'l Bank, Boston,	14,000	14,700 00	14,000 00
New England Nat'l Bank, Boston, . .	4,000	5,400 00	4,000 00
Commonwealth Nat'l Bank, Boston,	10,000	11,100 00	10,000 00
Redemption Nat'l Bank, Boston, . .	20,000	26,200 00	20,000 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Everett Nat'l Bank, Boston, .	\$3,000	\$3,390 00	\$3,000 00
Merchandise Nat'l Bank, Boston, .	3,000	3,000 00	3,000 00
Monument Nat'l Bank, Boston, .	10,000	20,000 00	10,000 00
Railroad Nat'l Bank, Lowell, .	9,000	10,800 00	9,000 00
So. Reading Nat'l Bank, Wakefield, .	7,000	8,750 00	7,000 00
Fall River Nat'l Bank, Fall River, .	20,000	26,600 00	20,000 00
First Nat'l Bank, Malden, .	15,000	19,500 00	15,000 00
Fairhaven Nat'l Bank, Fairhaven, .	1,760	1,320 00	1,760 00
First Nat'l Bank, Chelsea, .	20,000	25,000 00	20,000 00
Matacomet Nat'l Bank, Fall River, .	25,000	32,500 00	25,000 00
Third Nat'l Bank, Springfield, .	20,000	32,000 00	20,000 00
Wachusett Nat'l Bank, Fitchburg, .	5,000	9,000 00	5,000 00
	\$1,400,560	\$1,828,866 00	\$1,400,560 00

## RAILROAD BONDS.

Boston and Albany Railroad 7s, .	\$450,000	\$553,500 00	\$450,000 00
Boston and Albany Railroad 6s, .	50,000	58,500 00	50,000 00
New Bedford Railroad 7s, .	75,000	90,000 00	75,000 00
Worcester and Nashua Railroad 5s, .	125,000	125,000 00	125,000 00
	\$700,000	\$827,000 00	\$700,000 00



## NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

Incorporated April 24, 1854. Number of corporators, 43.

EBEN SUMNER, *President*.JOHN A. MAYNARD, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$612,086 90	Public funds, . . . . .	\$45,000 00
Earnings undivided, . . . . .	81,378 11	Bank stock, . . . . .	114,000 00
Guaranty fund, . . . . .	11,351 20	Railroad bonds, . . . . .	5,000 00
		Real estate, . . . . .	43,942 46
		Real estate by foreclosure, . . . . .	141,999 69
		Loans on real estate, . . . . .	281,489 00
		Loans on personal security, . . . . .	34,079 00
		Deposit in banks on interest, . . . . .	35,312 23
		Expense account, . . . . .	122 92
		Cash on hand, . . . . .	3,870 91
	<hr/>		<hr/>
	\$704,816 21		\$704,816 21

Invested in real estate (for banking purposes), . . . . .	\$43,942 46
Estimated value of the same, . . . . .	43,942 46
Amount of real estate held by foreclosure, . . . . .	141,999 69
Assessed value of the same, . . . . .	135,317 00
Amount of income received from the same, . . . . .	2,355 55
Amount of municipal tax on real estate, . . . . .	2,979 25

Cash on Deposit in Banks, amount in each :—

First National Bank, Newburyport, . . . . .	\$33,134 76
Maverick National Bank, Boston, . . . . .	2,177 47

Whole amount of interest or profits received or earned, . . . . .	\$34,054 24
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	12,586 82
year, . . . . . } 2 per cent., {	12,032 34

Times for the dividends fixed by the by-laws: first Monday in May and November.

The total amount of loans, with each specified rate of interest: \$8,000, 3 per cent.; \$33,000, 5 per cent.; \$9,000, 5½ per cent.; \$211,918, 6 per cent.; \$13,450, 6½ per cent.; \$36,400, 7 per cent.; \$850, 7⅓ per cent.; \$750, 7½ per cent.; \$2,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 170

Aggregate amount of the same, . . . . . 166,468 00

Amount of investments from which no income is received, . . . . . 99,067 95

Number of open accounts, . . . . . 2,888

Number and amount of deposits received for previous year, . . . . . 556 55,462 09

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 59 33,074 10

Number and amount of withdrawals, . . . . . 1,107 110,560 59

Number of accounts opened the previous year, . . . . . 157

Number of accounts closed the previous year, . . . . . 373

Amount of expenses of the corporation during previous year, . . . . . 1,711 72

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: July 5.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency, . . .	\$30,000	\$39,000 00	\$30,000 00
City bonds:—			
City of Bangor, Me., . . . .	10,000	11,750 00	10,000 00
of Springfield, . . . . .	5,000	5,250 00	5,000 00
	\$45,000	\$46,000 00	\$45,000 00

## BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	\$1,000	\$1,505 00	\$1,000 00
Atlas Nat'l Bank, Boston, . . .	6,000	7,267 50	6,000 00
Boylston Nat'l Bank, Boston, . .	800	944 00	800 00
Boston Nat'l Bank, Boston, . . .	1,700	2,014 50	1,700 00
Blackstone Nat'l Bank, Boston, .	3,300	3,580 50	3,300 00
Columbian Nat'l Bank, Boston, . .	1,300	1,690 00	1,300 00
Commerce Nat'l Bank, Boston, . .	1,800	2,128 50	1,800 00
Continental Nat'l Bank, Boston, .	4,200	4,971 75	4,200 00
Commonwealth Nat'l Bank, Boston,	5,000	5,550 00	5,000 00
City Nat'l Bank, Boston, . . . .	8,000	9,480 00	8,000 00
Exchange Nat'l Bank, Boston, . .	500	643 75	500 00
Eliot Nat'l Bank, Boston, . . . .	3,300	3,894 00	3,300 00
Eagle Nat'l Bank, Boston, . . . .	7,400	8,306 50	7,400 00
Everett Nat'l Bank, Boston, . . .	5,000	5,650 00	5,000 00
Howard Nat'l Bank, Boston, . . .	1,500	1,830 00	1,500 00
Hamilton Nat'l Bank, Boston, . . .	1,000	1,180 00	1,000 00
Hide and Leather Nat'l B'k, Boston,	2,500	2,756 25	2,500 00
Market Nat'l Bank, Boston, . . .	3,200	3,200 00	3,200 00
Maverick Nat'l Bank, Boston, . . .	4,000	9,005 00	4,000 00
North America Nat'l Bank, Boston, .	1,000	1,087 50	1,000 00
New England Nat'l Bank, Boston, .	1,000	1,350 00	1,000 00
Republic Nat'l Bank, Boston, . . .	2,300	2,898 00	2,300 00
Revere Nat'l Bank, Boston, . . .	3,700	4,218 00	3,700 00
Shawmut Nat'l Bank, Boston, . . .	1,000	1,095 00	1,000 00
Suffolk Nat'l Bank, Boston, . . .	1,200	1,419 00	1,200 00
Tremont Nat'l Bank, Boston, . . .	3,300	3,770 25	3,300 00
Third Nat'l Bank, Boston, . . . .	10,400	10,478 00	10,400 00
Union Nat'l Bank, Boston, . . . .	2,400	3,360 00	2,400 00
Webster Nat'l Bank, Boston, . . .	5,600	6,104 00	5,600 00
First Nat'l Bank, Newburyport, . .	10,500	14,595 00	10,500 00
Ocean Nat'l Bank, Newburyport, . .	1,000	1,325 00	1,000 00
Mechanicks' N'l B'k, Newburyport,	9,100	12,694 50	9,100 00
	\$114,000	\$139,991 50	\$114,000 00

## RAILROAD BONDS.

Old Colony and Newport R.R. 7s, . .	\$5,000	\$6,150 00	\$5,000 00
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## NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Number of corporators, 16.

GEORGE HYDE, *President.*SUSANNA M. DUNCKLEE, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,036,714 61	Public funds, . . . . .	\$112,001 84
Earnings undivided, . . . . .	9,790 46	Bank stock, . . . . .	35,725 00
Guaranty fund, . . . . .	12,693 00	Loans on bank stock, . . . . .	5,000 00
		Railroad bonds, . . . . .	53,473 34
		Real estate by foreclosure, . . . . .	50,942 37
		Loans on real estate, . . . . .	609,080 50
		Loans on personal security, . . . . .	163,974 90
		Deposit in banks on interest, . . . . .	25,086 10
		Expense account, . . . . .	813 04
		Cash on hand, . . . . .	3,100 98
	\$1,059,198 07		\$1,059,198 07

## Loans on Bank Stock, amount on each :—

On 25 shares Newton National Bank, . . . . .	\$2,000 00
On 65 shares Old Boston National Bank, . . . . .	3,000 00

Amount of real estate held by foreclosure, . . . . .	\$50,942 37
Assessed value of the same, . . . . .	54,450 00
Amount of income received from the same, . . . . .	2,475 51
Amount of municipal tax on real estate, . . . . .	791 53

## Cash on Deposit in Banks, amount in each :—

Wachusett National Bank, Fitchburg, . . . . .	\$5,200 00
Revere National Bank, Boston, . . . . .	5,386 10
Pacific National Bank, Boston, . . . . .	14,500 00

Whole amount of interest or profits received or earned, . . . . . \$56,681 43

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent.,	17,768 69
	2 per cent.,	18,352 69

Times for the dividends fixed by the by-laws : January 1 and July 1.

The total amount of loans, with each specified rate of interest : \$130,000,  
5 per cent. ; \$16,200, 5½ per cent. ; \$540,680.40, 6 per cent. ; \$25,800, 6½ per cent. ; \$61,175, 7 per cent. ; \$1,500, 7½ per cent. ; \$2,700, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 150

Aggregate amount of the same, . . . . . 232,455 40

Amount of investments from which no income is received, . . . . . 800 00

Number of open accounts, . . . . . 4,233

Number and amount of deposits received for previous year, . . . . . 3,933 289,279 73

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 187 103,873 18

Number and amount of withdrawals, . . . . . 2,110 174,894 09

Number of accounts opened the previous year, . . . . . 689

Number of accounts closed the previous year, . . . . . 319

Amount of expenses of the corporation during previous year, . . . . . 3,896 25

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner : May 16.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Boston 4s, . . . . .	\$20,000	\$21,000 00	\$20,000 00
of Lawrence 6s, water bonds, .	12,000	14,520 00	13,174 89
of Lowell 5s, water bonds, . .	6,000	6,855 00	6,477 28
of Newton 5s, water bonds, . .	50,000	55,850 00	51,303 32
of Worcester 5s, municipal, . .	20,000	21,450 00	21,046 35
	\$108,000	\$119,675 00	\$112,001 84

## BANK STOCK.

Commonwealth Nat'l Bank, Boston,	\$3,000	\$3,330 00	\$3,000 00
First Nat'l Bank, Cambridge, . .	1,000	1,600 00	1,000 00
Merchandise Nat'l Bank, Boston, .	2,400	2,400 00	2,400 00
Natick Nat'l Bank, Natick, . . . .	2,500	3,375 00	2,500 00
Newton Nat'l Bank, Newton, . . . .	1,500	1,650 00	1,500 00
Pacific Nat'l Bank, Boston, . . . .	10,000	—	10,000 00
Revere Nat'l Bank, Boston, . . . .	3,000	3,420 00	3,000 00
S. Framingham N'l B'k, S. Fram'h'm,	5,000	5,250 00	5,000 00
State Nat'l Bank, Boston, . . . . .	600	738 00	600 00
Union Market N'l B'k, Watertown, .	4,000	4,360 00	4,000 00
Wachusett Nat'l Bank, Fitchburg, .	2,500	4,525 00	2,500 00
Waltham Nat'l Bank, Waltham, . . .	225	300 00	225 00
	\$35,725	\$30,948 00	\$35,725 00

## RAILROAD BONDS.

Boston and Albany Railroad 7s, . .	\$40,000	\$49,800 00	\$43,473 34
Mansfield and Framingham R.R. 7s,	10,000	11,250 00	10,000 00
	\$50,000	\$61,050 00	\$53,473 34

## NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

Incorporated 1842. Number of corporators, 18.

H. G. KNIGHT, *President*.L. MALTBY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,921,009 76	Public funds, . . . . .	\$438,890 63
Earnings undivided, . . . . .	27,510 55	Bank stock, . . . . .	45,800 00
Guaranty fund, . . . . .	37,000 00	Loans on bank stock, . . . . .	13,403 70
		Railroad bonds, . . . . .	361,875 00
		Real estate, . . . . .	27,582 40
		Real estate by foreclosure, . . . . .	11,321 75
		Loans on real estate, . . . . .	564,326 24
		Loans on personal security, . . . . .	272,612 26
		Loans to counties, cities, or towns, . . . . .	3,850 00
		Deposit in banks on interest, . . . . .	245,078 61
		Cash on hand, . . . . .	779 72
	<hr/> \$1,985,520 31		<hr/> \$1,985,520 31

## Loans on Bank Stock, amount on each:—

On 3 shares Hampshire County National Bank, . . . . .	\$300 00
On 66 shares Northampton National Bank, . . . . .	5,013 70
On 96 shares First National Bank, Northampton, . . . . .	8,090 00

Invested in real estate (for banking purposes), . . . . .	\$27,582 40
Estimated value of the same, . . . . .	25,000 00
Amount of real estate held by foreclosure, . . . . .	11,321 75
Assessed value of the same, . . . . .	9,520 00
Amount of income received from the same, . . . . .	754 72
Amount of municipal tax on real estate, . . . . .	346 91

## Cash on Deposit in Banks, amount in each:—

Northampton National Bank, . . . . .	\$220,078 61
City National Bank, Springfield, . . . . .	25,000 00

Whole amount of interest or profits received or earned, . . . . .	\$97,616 75
Rate and amount of each semi-annual dividend for previous } 2 per cent., }	36,247 98
year, . . . . . } 2 per cent., }	36,716 14

Times for the dividends fixed by the by-laws: first Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.

The total amount of loans, with each specified rate of interest: \$6,480, 4 per cent.; \$70,000, 4½ per cent.; \$425,209.70, 5 per cent.; \$3,000, 5½ per cent.; \$349,502 50, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 286

Aggregate amount of the same, . . . . . 318,475 86

Number of open accounts, . . . . . 5 327

Number and amount of deposits received for previous year, . . . . . 3,391 300,695 65

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 238 136,580 01



Number and amount of withdrawals, . . . . .	2,942	\$318,397 46
Number of accounts opened the previous year, . . . . .	809	
Number of accounts closed the previous year, . . . . .	660	
Amount of expenses of the corporation during previous year, . . . . .	5,222 41	
Amount of treasurer's bond, . . . . .	25,000 00	
Date of examination by commissioner: August 15.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . . .	\$340,000	\$379,675 00	\$367,890 63
City bonds:—			
City of Meriden, Conn., . . . . .	71,000	76,500 00	71,000 00
	\$411,000	\$456,175 00	\$438,890 63

## BANK STOCK.

Northampton N'l B'k, Northampt'n,	\$10,000	\$16,500 00	\$10,000 00
First Nat'l Bank, Northampton, .	1,600	2,800 00	1,600 00
City Nat'l Bank, Worcester, . . .	4,000	4,720 00	4,000 00
Atlantic Nat'l Bank, Boston, . . .	1,000	1,500 00	1,000 00
Boston Nat'l Bank, Boston, . . .	5,300	6,254 00	5,300 00
Commerce Nat'l Bank, Boston, . .	1,500	1,785 00	1,500 00
Exchange Nat'l Bank, Boston, . .	1,000	1,300 00	1,000 00
First Nat'l Bank, Boston, . . . .	3,000	6,060 00	3,000 00
Merchants' Nat'l Bank, Boston, . .	2,000	2,800 00	2,000 00
North America Nat'l Bank, Boston,	2,700	2,970 00	2,700 00
Second Nat'l Bank, Boston, . . .	3,400	5,168 00	3,400 00
Shawmut Nat'l Bank, Boston, . . .	2,600	2,860 00	2,600 00
State Nat'l Bank, Boston, . . . .	1,700	2,091 00	1,700 00
Traders' Nat'l Bank, Boston, . . .	2,000	1,860 00	2,000 00
Washington Nat'l Bank, Boston, . .	2,000	2,700 00	2,000 00
Webster Nat'l Bank, Boston, . . .	2,000	2,160 00	2,000 00
	\$45,800	\$63,528 00	\$45,800 00

## RAILROAD BONDS.

Boston and Albany Railroad 6s, . .	\$40,000	\$47,600 00	\$41,000 00
Boston and Albany Railroad 7s, . .	200,000	248,000 00	207,250 00
Boston and Maine Railroad 7s, . . .	70,000	86,800 00	71,275 00
Boston and Lowell Railroad 7s, . . .	40,000	48 000 00	42,350 00
	\$350,000	\$430,400 00	\$361,875 00



## NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated 1848. Number of corporators, 43.

C. T. SAMPSON, *President*.V. A. WHITAKER, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,026,528 21	Public funds, . . . . .	\$122,470 88
Earnings undivided, . . . . .	8,000 00	Loans on public funds, . . . . .	500 00
Guaranty fund, . . . . .	13,500 00	Bank stock, . . . . .	40,900 00
State tax, . . . . .	1,075 00	Loans on bank stock, . . . . .	9,100 00
Other liabilities, . . . . .	742 09	Real estate, . . . . .	5,000 00
		Loans on real estate, . . . . .	473,667 00
		Loans on personal security, . . . . .	327,472 89
		Loans to counties, cities, or towns, . . . . .	29,623 01
		Deposit in banks on interest, . . . . .	22,898 06
		Expense account, . . . . .	372 24
		Interest account, . . . . .	10,299 59
		Cash on hand, . . . . .	7,541 63
	\$1,049,845 30		\$1,049,845 30

## Loans on Public Funds :—

On \$500 United States bond, . . . . . \$500 00

## Loans on Bank Stock, amount on each :—

On 74 shares Adams National Bank, . . . . . \$7,400 00

On 40 shares Berkshire National Bank, . . . . . 1,500 00

On 5 shares Pittsfield National Bank, . . . . . 200 00

Invested in real estate (for banking purposes), . . . . . \$5,000 00

Estimated value of the same, . . . . . 7,000 00

Amount of municipal tax on real estate, . . . . . 102 C8

## Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston, . . . . . \$2,898 C6

Berkshire National Bank, North Adams, . . . . . 20,000 00

Adams National Bank, North Adams, . . . . . 4,039 84

Whole amount of interest or profits received or earned, . . . . . \$53,966 99

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 17,293 47  
year, . . . . . } 2 per cent., { 18,407 38

Times for the dividends fixed by the by-laws: April 1 and October 1.

The total amount of loans, with each specified rate of interest: \$50,000, 4 per cent.; \$19,400, 4½ per cent.; \$105,457, 5 per cent.; \$25,000, 5½ per cent.; \$582,247.89, 6 per cent.; \$16,585, 6½ per cent.; \$1,100, 7 per cent.; \$10,950, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 220

Aggregate amount of the same, . . . . . 231,345 00

Number of open accounts, . . . . . 3,690

Number and amount of deposits received for previous year, . . . . . 4,570 360,345 77

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 276 167,498 68

Number and amount of withdrawals, . . . . . 2,596 270,436 20

Number of accounts opened the previous year, . . . . . 1,011

Number of accounts closed the previous year, . . . . . 585

Amount of expenses of the corporation during previous year, . . . . . 4,251 51

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: June 6.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . .	\$50,500	\$59,590 00	\$55,090 88
“ “ 4½s, . . . .	5,000	5,650 00	5,000 00
City and town bonds:—			
City of Providence, R. I., . . .	18,000	20,880 00	19,880 00
of Lowell, . . . .	10,000	10,400 00	10,000 00
of Fall River, . . . .	11,000	13,680 00	11,000 00
of Cambridge, . . . .	5,000	5,750 00	5,000 00
of Portland, Me., . . . .	5,000	6,250 00	5,000 00
of Bangor, Me., . . . .	5,000	5,850 00	5,000 00
of Lynn, . . . .	1,000	1,180 00	1,000 00
of New Bedford, . . . .	1,000	1,180 00	1,000 00
Town of Adams, . . . .	3,000	3,450 00	3,000 00
of North Adams, . . . .	1,500	1,650 00	1,500 00
	\$116,000	\$135,510 00	\$122,470 88

## BANK STOCK.

Adams Nat'l Bank, Adams, . . .	\$26,500	\$37,100 00	\$26,500 00
Lee Nat'l Bank, Lee, . . . .	1,400	1,960 00	1,400 00
Pittsfield Nat'l Bank, Pittsfield, . .	5,000	7,500 00	5,000 00
First Nat'l Bank, Adams, . . . .	6,000	8,400 00	6,000 00
Berkshire Nat'l Bank, North Adams, .	2,000	2,250 00	2,000 00
	\$40,900	\$57,210 00	\$40,900 00

## NORTH AVENUE SAVINGS BANK—CAMBRIDGE.

Incorporated March 7, 1872. Number of corporators, 38.

SAMUEL F. WOODBRIDGE, *President*.MILTON L. WALTON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$85,390 05	Public funds, . . . . .	\$4,986 04
Earnings undivided, . . . . .	1,431 19	Bank stock, . . . . .	5,000 00
Guaranty fund, . . . . .	1,189 54	Real estate by foreclosure, . . . . .	3,954 57
		Loans on real estate, . . . . .	51,575 00
		Loans on personal security, . . . . .	14,500 00
		Deposit in bank on interest, . . . . .	7,708 93
		Suspense account, . . . . .	34 99
		Cash on hand, . . . . .	251 25
	<hr/> \$88,010 78		<hr/> \$88,010 78

Amount of real estate held by foreclosure, . . . . .	\$3,954 57
Assessed value of the same, . . . . .	3,300 00
Amount of income received from the same, . . . . .	300 00
Amount of municipal tax on real estate, . . . . .	52 60

## Cash on Deposit in Bank :—

Howard National Bank, Boston, . . . . .	\$7,708 93
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Whole amount of interest or profits received or earned, . . . . .	\$4,309 43
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 1,335 28 2 per cent., } 1,433 49

Times for the dividends fixed by the by-laws: January 10 and July 10.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $4\frac{95}{100}$ .The total amount of loans, with each specified rate of interest: \$5,300,  $5\frac{1}{2}$  per cent.; \$32,700, 6 per cent.; \$8,200,  $6\frac{1}{2}$  per cent.; \$2,375, 7 per cent.; \$3,000,  $7\frac{1}{2}$  per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 23

Aggregate amount of the same, . . . . . 30,875 00

Number of open accounts, . . . . . 564

Number and amount of deposits received for previous year, . . . . . 25,645 30

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 9,947 21

Number and amount of withdrawals, . . . . . 15,093 08

Number of accounts opened the previous year, . . . . . 100

Number of accounts closed the previous year, . . . . . 46

Amount of expenses of the corporation during previous year, . . . . . 535 84

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: June 24.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, consols, . . .	\$5,000	\$5,968 75	\$4,986 04

## BANK STOCK.

First Nat'l Bank, Marlborough, .	\$5,000	\$5,000 00	\$5,000 00
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## NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

Incorporated 1854. Number of corporators, 31.

CHARLES ADAMS, JR., *President*.BONUM NYE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$361,342 73	Public funds, . . . .	\$130,000 00
Earnings undivided, .	3,070 91	Bank stock, . . . .	11,400 00
Guaranty fund, . .	9,013 14	Railroad bonds, . . . .	87,000 00
Rent of real estate, .	286 82	Real estate by foreclosure, .	870 00
		Loans on real estate, . .	142,398 75
		Deposit in bank on interest, .	1,470 33
		Expense account, . . . .	43 33
		Furniture, . . . . .	189 35
		Cash on hand, . . . . .	341 84
	\$373,713 60		\$373,713 60

Amount of real estate held by foreclosure, . . . . .	\$870 00
Assessed value of the same, . . . . .	600 00
Amount of income received from the same, . . . . .	68 10
Amount of municipal tax on real estate, . . . . .	11 45

## Cash on Deposit in Bank :—

Maverick National Bank, Boston, . . . . .	\$1,470 33
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Whole amount of interest or profits received or earned, . . . . .	\$21,244 91
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 6,893 62
	2 per cent., { 7,013 98

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $5\frac{5}{13}$ .The total amount of loans, with each specified rate of interest: \$142,398.75,  $5\frac{1}{2}$  per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 143

Aggregate amount of the same, . . . . .	118,598 25
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Number of open accounts, . . . . . 1,417

Number and amount of deposits received for previous year, . . . . .	923 54,879 80
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	14 6,589 92
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Number and amount of withdrawals, . . . . .	622 68,875 97
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Number of accounts opened the previous year, . . . . . 213

Number of accounts closed the previous year, . . . . . 185

Amount of expenses of the corporation during previous year, . . . . .	1,004 44
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Amount of treasurer's bond, . . . . .	14,000 00
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Date of examination by commissioner: July 10.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . .	\$17,000	\$19,252 50	\$17,000 00
State, city, and town bonds:—			
State of Maine, . . . .	17,000	19,380 00	17,000 00
of New Hampshire, . . . .	1,500	1,815 00	1,500 00
City of Springfield, . . . .	4,000	4,040 00	4,000 00
of Boston, . . . .	23,000	26,938 75	23,000 00
of Providence, R.I., . . . .	7,000	8,155 00	7,000 00
of Manchester, N.H., . . . .	9,500	9,822 50	9,500 00
of Portsmouth, N.H., . . . .	5,000	5,850 00	5,000 00
of Portland, Me., . . . .	5,000	6,050 00	5,000 00
of Cambridge, . . . .	2,000	2,400 00	2,000 00
of Salem, . . . .	2,000	2,290 00	2,000 00
of Columbus, O., . . . .	5,000	5,175 00	5,000 00
Town of Woburn, . . . .	12,000	14,040 00	12,000 00
of Beverly, . . . .	20,000	20,600 00	20,000 00
	\$130,000	\$145,808 75	\$130,000 00

## BANK STOCK.

Commonwealth Nat'l Bank, Boston,	\$10,000	\$11,130 00	\$10,000 00
Eliot Nat'l Bank, Boston, . . . .	1,000	1,119 00	1,000 00
Ware Nat'l Bank, Ware, . . . .	400	492 00	400 00
	\$11,400	\$12,741 00	\$11,400 00

## RAILROAD BONDS.

Boston and Albany Railroad, . . . .	\$31,000	\$37,685 00	\$31,000 00
Boston and Providence Railroad, . . . .	8,000	9,860 00	8,000 00
Boston and Maine Railroad, . . . .	13,000	16,022 50	13,000 00
Eastern Railroad, . . . .	27,000	29,565 00	27,000 00
Old Colony Railroad, . . . .	8,000	9,340 00	8,000 00
	\$87,000	\$102,472 50	\$87,000 00

## NORTH EASTON SAVINGS BANK — EASTON.

Incorporated February 8, 1864. Number of corporators, 30.

FRED. L. AMES, *President*.P. A. GIFFORD, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$331,826 96	Public funds, . . . . .	\$28,330 00
Earnings undivided, . . . . .	15,331 84	Bank stock, . . . . .	120,161 77
Guaranty fund, . . . . .	5,500 00	Loans on bank stock, . . . . .	5,000 00
		Real estate by foreclosure, . . . . .	13,285 88
		Loans on real estate, . . . . .	164,610 00
		Loans on personal security, . . . . .	12,162 69
		Expense account, . . . . .	3 00
		Cash on hand and in bank, . . . . .	9,105 46
	<hr/>		<hr/>
	\$352,658 80		\$352,658 80

## Loans on Bank Stock :—

On 50 shares First National Bank of Easton, . . . . . \$5,000 00

Amount of real estate held by foreclosure, . . . . . \$13,285 88

Assessed value of the same, . . . . . 11,600 00

Amount of income received from the same, . . . . . 472 51

Amount of municipal tax on real estate, . . . . . 190 33

## Cash on Deposit in Bank :—

First National Bank, Easton, . . . . . \$8,009 52

Whole amount of interest or profits received or earned, . . . . . \$18,559 07

Rate and amount of each semi-annual dividend for previous year, . . . . .	} 2 per cent., {	5,881 37
		} 2 per cent., {

Times for the dividends fixed by the by-laws: April 15 and October 15.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5½.

The total amount of loans, with each specified rate of interest: \$8,000, 4 per cent.; \$10,000, 5 per cent.; \$161,845, 6 per cent.; \$8,840, 6½ per cent.; \$16,000, 7 per cent.; \$3,425, 7½ per cent.; \$500, 8 per cent.]

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 117

Aggregate amount of the same, . . . . . 98,410 00

Amount of investments from which no income is received, . . . . . 4,574 76

Number of open accounts, . . . . . 1,109

Number and amount of deposits received for previous year, . . . . . 856 87,676 60

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 61 35,965 43

Number and amount of withdrawals, . . . . . 489 62,282 78

Number of accounts opened the previous year, . . . . . 223

Number of accounts closed the previous year, . . . . . 136

Amount of expenses of the corporation during previous year, . . . . . 750 00

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: October 25.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Bath, Me., . . . .	\$2,000	\$2,000 00	\$2,000 00
of Bangor, Me., . . . .	8,000	8,000 00	6,960 00
of Springfield, . . . .	10,000	12,300 00	11,250 00
Town of Stoughton, . . . .	8,000	8,120 00	8,120 00
	\$28,000	\$30,420 00	\$28,330 00

## BANK STOCK.

City Nat'l Bank, Lynn, . . . .	\$6,600	\$10,560 00	\$9,578 25
Neponset Nat'l Bank, Canton, . .	7,500	9,750 00	8,100 00
Bristol County Nat'l Bank, Taunton,	3,800	5,700 00	4,560 00
Taunton Nat'l Bank, Taunton, . .	700	980 00	920 50
First Nat'l Bank, Easton, . . . .	10,000	13,000 00	10,690 00
Traders' Nat'l Bank, Boston, . . .	3,600	3,339 00	3,632 75
Shoe and Leather Nat'l B'k, Boston,	2,500	2,637 50	3,395 00
Tremont Nat'l Bank, Boston, . . .	2,500	2,850 00	3,137 50
State Nat'l Bank, Boston, . . . .	2,500	3,075 00	2,693 75
City Nat'l Bank, Boston, . . . .	2,500	2,970 00	2,765 63
Market Nat'l Bank, Boston, . . . .	2,500	2,500 00	2,750 00
Atlas Nat'l Bank, Boston, . . . .	2,500	3,025 00	2,878 13
Eagle Nat'l Bank, Boston, . . . .	2,000	2,255 00	2,255 00
New England Nat'l Bank, Boston, .	2,500	3,375 00	3,450 00
North Nat'l Bank, Boston, . . . .	11,300	14,548 75	15,074 63
Revere Nat'l Bank, Boston, . . . .	5,700	6,498 00	7,178 50
Everett Nat'l Bank, Boston, . . . .	7,800	8,814 00	10,135 00
Shawmut Nat'l Bank, Boston, . . .	5,000	5,487 50	6,500 00
Atlantic Nat'l Bank, Boston, . . .	2,500	3,712 50	3,750 00
Hamilton Nat'l Bank, Boston, . . .	2,500	2,950 00	3,450 00
Manufacturers' Nat'l Bank, Boston, .	2,500	2,625 00	2,753 13
Redemption Nat'l Bank, Boston, . .	3,800	4,978 00	4,789 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,500 00	5,725 00
	\$97,800	\$121,130 25	\$120,161 77

## NORTH END SAVINGS BANK — BOSTON.

Incorporated February 17, 1870. Number of corporators, 25.

NATHANIEL J. RUST, *President*.GEORGE C. TRUMBULL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$392,586 01	Public funds, . . . .	\$9,700 00
Earnings undivided, . . . .	11,046 27	Bank stock, . . . .	59,675 91
Guaranty fund, . . . .	7,442 00	Railroad bonds, . . . .	20,212 50
		Real estate by foreclosure, . . . .	31,533 15
		Loans on real estate, . . . .	231,921 87
		Deposit in banks on interest, . . . .	49,500 00
		Expense account, . . . .	1,562 81
		Suspense account, . . . .	3,500 00
		Vault and furniture, . . . .	2,494 40
		Cash on hand, . . . .	973 64
	<hr/> \$411,074 28		<hr/> \$411,074 28

Amount of real estate held by foreclosure, . . . . .	\$31,533 15
Assessed value of the same, . . . . .	32,779 76
Amount of income received from the same, . . . . .	2,579 71
Amount of municipal tax on real estate, . . . . .	511 85

Cash on Deposit in Banks, amount in each : —

Metropolitan National Bank, Boston, . . . . .	\$30,000 00
Security National Bank, Boston, . . . . .	19,500 00

Whole amount of interest or profits received, . . . . .	\$22,764 06
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 7,242 79
	2 per cent., { 7,423 97

Times for the dividends fixed by the by-laws : January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$4,000, 5½ per cent.; \$113,936.87, 6 per cent.; \$12,700, 6½ per cent.; \$50,187, 7 per cent.; \$1,250, 7⅓ per cent.; \$15,700, 7½ per cent.; \$34,148, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 93

Aggregate amount of the same, . . . . .	138,184 87
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Amount of investments from which no income is received, . . . . .	3,500 00
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Number of open accounts, . . . . .	1,317
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Number and amount of deposits received for previous year, . . . . .	918 73,546 40
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	66 37,624 21
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Number and amount of withdrawals, . . . . .	782 76,537 55
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Number of accounts opened the previous year, . . . . .	182
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Number of accounts closed the previous year, . . . . .	190
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Amount of expenses of the corporation during previous year, . . . . .	4,752 03
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Amount of treasurer's bond, . . . . .	44,000 00
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Date of examination by commissioner : March 9.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Cambridge, . . . .	\$10,000	\$10,200 00	\$9,700 00

## BANK STOCK.

City Nat'l Bank, Boston, . . .	\$6,600	\$7,845 75	\$7,394 62
Revere Nat'l Bank, Boston, . .	3,400	3,876 00	4,390 12
Shoe and Leather Nat'l B'k, Boston,	2,600	2,743 00	3,782 00
Tremont Nat'l Bank, Boston, . .	2,600	2,964 00	3,360 25
First Nat'l Bank, Chelsea, . . .	5,000	6,250 00	5,767 42
Atlas Nat'l Bank, Boston, . . .	5,000	6,056 25	5,787 50
Eagle Nat'l Bank, Boston, . . .	7,100	8,005 25	8,012 75
Traders' Nat'l Bank, Boston, . .	3,000	2,782 50	3,237 76
North Nat'l Bank, Boston, . . .	5,000	6,437 50	6,762 50
Suffolk Nat'l Bank, Boston, . . .	300	351 00	375 00
Market Nat'l Bank, Boston, . . .	1,000	1,000 00	1,131 25
Commonwealth Nat'l Bank, Boston,	500	555 00	660 00
Commerce Nat'l Bank, Boston, . .	1,000	1,192 50	1,308 50
Third Nat'l Bank, Boston, . . .	500	506 25	544 37
Eliot Nat'l Bank, Boston, . . .	3,300	3,927 00	3,884 37
Union Nat'l Bank, Boston, . . .	600	840 00	847 50
Metropolitan Nat'l Bank, Boston, .	2,000	2,425 00	2,430 00
	\$49,500	\$57,757 00	\$59,675 91

## RAILROAD BONDS.

Boston and Maine Railroad 7s, . .	\$20,000	\$24,650 00	\$20,212 50
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## ORANGE SAVINGS BANK — ORANGE.

Incorporated 1871. Number of corporators, 151.

\_\_\_\_\_, *President*.\*J. H. WAITE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$316,837 10	Public funds, . . . . .	\$43,548 21
Earnings undivided, . . . . .	2,022 55	Bank stock, . . . . .	39,906 60
Guaranty fund, . . . . .	3,700 00	Loans on bank stock, . . . . .	5,200 00
		Railroad bonds, . . . . .	16,950 00
		Real estate by foreclosure, . . . . .	1,745 02
		Loans on real estate, . . . . .	89,638 70
		Loans on personal security, . . . . .	56,170 17
		Deposit in banks on interest, . . . . .	69,389 05
		Expense account, . . . . .	11 90
	<u>\$322,559 65</u>		<u>\$322,559 65</u>

## Loans on Bank Stock, amount on each:—

On 50 shares Franklin County National Bank, . . . . .	\$5,000 00
On 4 shares Orange National Bank, . . . . .	200 00

Amount of real estate held by foreclosure, . . . . .	\$1,745 02
Assessed value of the same, . . . . .	1,600 00
Amount of income received from the same, . . . . .	72 00
Amount of municipal tax on real estate, . . . . .	28 70

## Cash on Deposit in Banks, amount in each:—

Central National Bank, Boston, . . . . .	\$25,000 00
Orange National Bank, Orange, . . . . .	44,389 05

Whole amount of interest or profits received or earned, . . . . .	\$12,818 52
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	4,742 05
year, . . . . . } 2 per cent., {	5,224 25

Times for the dividends fixed by the by-laws: February and August.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$5,200, 4 per cent.; \$145,808.87, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 167

Aggregate amount of the same, . . . . . 95,534 92

Number of open accounts, . . . . . 1,335

Number and amount of deposits received for previous year, . . . . . 121,976 74

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 58,965 30

Number and amount of withdrawals, . . . . . 70,699 62

Number of accounts opened the previous year, . . . . . 421

Number of accounts closed the previous year, . . . . . 184

Amount of expenses of the corporation during previous year, . . . . . 349 75

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: June 7.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Manchester, N. H., . . .	\$15,000	\$15,900 00	\$15,458 21
of Fall River, . . . . .	2,000	2,340 00	2,290 00
of Cambridge, . . . . .	1,000	1,190 00	1,180 00
Bangor, Me., . . . . .	1,000	1,150 00	1,115 00
of Lynn, . . . . .	3,000	3,520 00	3,425 00
Town of Brockton, . . . . .	5,000	5,400 00	5,400 00
Sheldon, Vt., . . . . .	8,000	8,400 00	8,000 00
Hyde Park, . . . . .	5,000	5,200 00	5,000 00
of Auburn, Me., . . . . .	1,600	1,760 00	1,680 00
	\$41,600	\$44,860 00	\$43,548 21

## BANK STOCK.

First Nat'l Bank, Springfield, . . .	\$1,000	\$1,400 00	\$1,470 00
Third Nat'l Bank, Springfield, . . .	1,000	1,700 00	1,750 00
Union Market Nat'l B'k, Watertown, .	500	784 00	823 62
Orange Nat'l Bank, Orange, . . . .	10,000	11,500 00	10,000 00
First Nat'l Bank, Chelsea, . . . . .	400	460 00	460 00
Boylston Nat'l Bank, Boston, . . . .	500	600 00	608 50
Atlas Nat'l Bank, Boston, . . . . .	1,500	1,875 00	1,935 00
Everett Nat'l Bank, Boston, . . . . .	400	465 00	529 00
North America Nat'l Bank, Boston, .	1,100	1,254 00	1,309 00
First Ward Nat'l Bank, Boston, . . .	2,000	2,100 00	1,882 06
Webster Nat'l Bank, Boston, . . . . .	2,500	2,820 75	2,820 75
Manufacturers' Nat'l Bank, Boston, .	2,000	2,200 00	2,200 00
Tremont Nat'l Bank, Boston, . . . .	3,000	3,600 00	3,720 00
North Nat'l Bank, Boston, . . . . .	1,000	1,300 00	1,392 50
Central Nat'l Bank, Boston, . . . . .	300	300 00	628 50
Hide and Leather Nat'l B'k, Boston, .	500	575 00	596 25
Eliot Nat'l Bank, Boston, . . . . .	6,500	7,800 00	7,781 42
	\$34,200	\$40,733 75	\$39,906 60

## RAILROAD BONDS.

Fitchburg Railroad, . . . . .	\$15,000	\$16,950 00	\$16,950 00
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## PALMER SAVINGS BANK — PALMER.

Incorporated 1870. Number of corporators, 42.

C. L. GARDNER, *President*.L. E. MOORE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$591,222 47	Public funds, . . . . .	\$21,600 00
Earnings undivided, . . . . .	2,138 04	Bank stock, . . . . .	44,400 00
Guaranty fund, . . . . .	7,500 00	Loans on bank stock, . . . . .	6,060 00
		Railroad bonds, . . . . .	10,000 00
		Real estate, . . . . .	13,835 00
		Real estate by foreclosure, . . . . .	11,000 00
		Loans on real estate, . . . . .	297,472 00
		Loans on personal security, . . . . .	178,480 72
		Loans to counties, cities, or towns, . . . . .	1,550 00
		Deposit in bank on interest, . . . . .	10,184 47
		Expense account, . . . . .	439 62
		Premium account, . . . . .	7,000 00
		Cash on hand, . . . . .	1,838 70
	\$603,860 51		\$603,860 51

## Loans on Bank Stock, amount on each :—

On 20 shares Brockton National Bank, Brockton, . . . . .	\$2,000 00
On 49 shares Palmer National Bank, Palmer, . . . . .	4,060 00

Invested in real estate (for banking purposes), . . . . .	\$13,835 00
Estimated value of the same, . . . . .	15,000 00
Amount of real estate held by foreclosure, . . . . .	11,000 00
Assessed value of the same, . . . . .	7,500 00
Amount of income received from the same, . . . . .	756 00
Amount of municipal tax on real estate, . . . . .	253 24

## Cash on Deposit in Bank :—

Palmer National Bank, Palmer, . . . . .	\$10,184 47
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Whole amount of interest or profits received or earned, . . . . .	\$32,478 20
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 10,102 27
	2 per cent., { 10,749 23

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $4\frac{46}{100}$ .

The total amount of loans, with each specified rate of interest: \$209,300, 5 per cent.; \$240,372.72, 6 per cent.; \$8,000,  $5\frac{1}{2}$  per cent.; \$24,250,  $6\frac{1}{2}$  per cent.; \$1,640, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 289

Aggregate amount of the same, . . . . . 258,579 39

Number of open accounts, . . . . . 1,987

Number and amount of deposits received for previous year, . . . . . 1,674 178,666 44

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 157 92,817 22

Number and amount of withdrawals, . . . . . 1,032 132,716 10

Number of accounts opened the previous year, . . . . . 441

Number of accounts closed the previous year, . . . . . 289

Amount of expenses of the corporation during previous year, . . . . . 1,858 22

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: July 11.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . .	\$100	\$119 00	\$100 00
City bonds:—			
City of Boston 6s, . . . .	5,000	6,000 00	5,000 00
of Worcester 6s, . . . .	6,000	7,050 00	6,000 00
of Fall River 6s, . . . .	5,000	6,100 00	5,000 00
of Fall River 5s, . . . .	3,000	3,360 00	3,000 00
of Rockland, Me., 6s, . . .	2,500	2,500 00	2,500 00
	\$21,600	\$25,129 00	\$21,600 00

## BANK STOCK.

Palmer Nat'l Bank, Palmer, . .	\$16,500	\$21,450 00	\$16,500 00
Monson Nat'l Bank, Monson, . .	3,300	4,950 00	3,300 00
Ware Nat'l Bank, Ware, . . . .	700	882 00	700 00
Brockton Nat'l Bank, Brockton, .	1,000	1,100 00	1,000 00
Agawam Nat'l Bank, Springfield, .	5,100	6,732 00	5,100 00
Chapin Nat'l Bank, Springfield, .	5,000	6,500 00	5,000 00
Eliot Nat'l Bank, Boston, . . .	5,000	5,700 00	5,000 00
North America Nat'l Bank, Boston,	1,000	1,085 00	1,000 00
Commerce Nat'l Bank, Boston, . .	2,300	2,714 00	2,300 00
State Nat'l Bank, Boston, . . .	2,500	3,050 00	2,500 00
Suffolk Nat'l Bank, Boston, . . .	2,000	2,400 00	2,000 00
	\$44,400	\$56,563 00	\$44,400 00

## RAILROAD BONDS.

Eastern Railroad 6s, . . . .	\$10,000	\$10,900 00	\$10,000 00
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## PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 13, 1864. Number of corporators, 194.

L. J. KNOWLES, *President*.C. M. BENT, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$3,732,600 11	Public funds, . . . . .	\$379,100 00
Earnings undivided, . . . . .	32,691 91	Bank stock, . . . . .	663,487 50
Guaranty fund, . . . . .	62,306 17	Loans on bank stock, . . . . .	900 00
Dividends unpaid, . . . . .	61,165 35	Railroad bonds, . . . . .	164,500 00
		Real estate, . . . . .	65,000 00
		Real estate by foreclosure, . . . . .	28,937 44
		Loans on real estate, . . . . .	1,356,138 16
		Loans on personal security, . . . . .	908,059 00
		Loans to counties, cities, or towns, . . . . .	74,900 00
		Deposit in banks on interest, . . . . .	75,210 89
		Expense account, . . . . .	2,129 53
		Interest accrued, . . . . .	35,051 26
		Suspense account, . . . . .	8,964 08
		Premium account, . . . . .	116,459 37
		Cash on hand and in banks, . . . . .	9,926 31
	\$3,888,763 54		\$3,888,763 54

## Loans on Bank Stock, amount on each :—

On 5 shares First National Bank, Barre, . . . . .	\$400 00
On 5 shares Boylston National Bank, Boston, . . . . .	500 00

Invested in real estate (for banking purposes), . . . . .	\$65,000 00
Estimated value of the same, . . . . .	65,000 00
Amount of real estate held by foreclosure, . . . . .	28,937 44
Assessed value of the same, . . . . .	21,100 00
Amount of income received from the same, . . . . .	1,332 00
Amount of municipal tax on real estate, . . . . .	345 12

## Cash on Deposit in Banks, amount in each :—

Republic National Bank, Boston, . . . . .	\$50,000 00
City National Bank, Worcester, . . . . .	10,000 00
Central National Bank, Worcester, . . . . .	20,210 89

Whole amount of interest or profits received or earned, . . . . .	\$182,324 62
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 67,152 27 2 per cent., { 69,726 58
Times for the dividends fixed by the by-laws: February 15 and August 15.	

The total amount of loans, with each specified rate of interest: \$4,000, 3 $\frac{3}{4}$  per cent.; \$69,400, 4 per cent.; \$125,000, 4 $\frac{1}{4}$  per cent.; \$301,500, 4 $\frac{1}{2}$  per cent.; \$175,000, 4 $\frac{3}{4}$  per cent.; \$1,186,105.16, 5 per cent.; \$478,992, 6 per cent.

Number of outstanding loans which are of an amount not exceeding each, . . . . .	\$3,000	460
Aggregate amount of the same, . . . . .		619,621 00
Amount of investments from which no income is received, . . . . .		1,896 10
Number of open accounts, . . . . .	10,331	
Number and amount of deposits received for previous year, . . . . .	8,805	720,853 16



Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	600	\$331,822 06
Number and amount of withdrawals, . . . . .	6,286	575,581 01
Number of accounts opened the previous year, . . . . .	1,746	
Number of accounts closed the previous year, . . . . .	1,303	
Amount of expenses of the corporation during previous year, . . . . .		9,142 68
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner : July 5.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 5s, extended, . . . . .	\$121,500	\$123,626 25	\$121,500 00
“ “ 4½s, “ . . . . .	115,000	130,093 75	115,000 00
“ “ 3s, “ . . . . .	100,000	102,375 00	100,000 00
County of Strafford, N.H., . . . . .	10,600	10,759 00	10,600 00
City and town bonds:—			
City of Boston 5s, . . . . .	13,000	13,682 50	13,000 00
of Manchester, N. H., 6s, . . . . .	3,000	3,150 00	3,000 00
of Portsmouth, N. H., 4s, . . . . .	5,000	5,075 00	5,000 00
of Dover, N. H., 6s, . . . . .	1,000	1,070 00	1,000 00
Town of Beverly 4s, . . . . .	10,000	10,275 00	10,000 00
	\$379,100	\$400,106 50	\$379,100 00

## BANK STOCK.

Market Nat'l Bank, Byston, . . . . .	\$23,700	\$23,700 00	\$23,700 00
Shawmut Nat'l Bank, Boston, . . . . .	10,000	10,975 00	10,000 00
Atlas Nat'l Bank, Boston, . . . . .	11,200	13,566 00	11,200 00
Webster Nat'l Bank, Boston, . . . . .	1,800	1,950 75	1,800 00
Redemption Nat'l Bank, Boston, . . . . .	39,700	52,007 00	39,700 00
North America Nat'l Bank, Boston, . . . . .	17,800	19,713 50	17,800 00
Union Nat'l Bank, Boston, . . . . .	2,000	2,800 00	2,000 00
Washington Nat'l Bank, Boston, . . . . .	10,800	14,661 00	10,800 00
Merchants' Nat'l Bank, Boston, . . . . .	5,000	7,031 25	5,000 00
North Nat'l Bank, Boston, . . . . .	5,000	6,437 50	5,000 00
Tremont Nat'l Bank, Boston, . . . . .	15,700	17,898 00	15,700 00
Globe Nat'l Bank, Boston, . . . . .	31,700	33,919 00	31,700 00
New England Nat'l Bank, Boston, . . . . .	4,000	5,400 00	4,000 00
Eagle Nat'l Bank, Boston, . . . . .	8,800	9,922 00	8,800 00
State Nat'l Bank, Boston, . . . . .	5,000	6,150 00	5,000 00
Hamilton Nat'l Bank, Boston, . . . . .	22,600	26,668 00	22,600 00
Blackstone Nat'l Bank, Boston, . . . . .	49,000	53,165 00	49,000 00
Traders' Nat'l Bank, Boston, . . . . .	11,100	10,202 50	10,987 50
Revere Nat'l Bank, Boston, . . . . .	15,400	17,556 00	15,400 00
Continental Nat'l Bank, Boston, . . . . .	18,100	21,425 87	18,100 00
Suffolk Nat'l Bank, Boston, . . . . .	9,700	11,349 00	9,700 00
Hide and Leather N'l Bank, Boston, . . . . .	36,500	40,150 00	36,500 00
Republic Nat'l Bank, Boston, . . . . .	29,300	36,551 75	29,300 00
Eliot Nat'l Bank, Boston, . . . . .	17,400	20,706 00	17,400 00
Faneuil Hall Nat'l Bank, Boston, . . . . .	5,000	6,512 50	5,000 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Shoe and Leather Nat'l B'k, Boston,	\$35,700	\$37,663 50	\$35,700 00
Freeman's Nat'l Bank, Boston, .	21,500	25,940 00	21,500 00
Manufacturers' Nat'l Bank, Boston, .	17,200	18,060 00	17,200 00
Second Nat'l Bank, Boston, . .	8,100	12,312 00	8,100 00
Third Nat'l Bank, Boston, . .	30,000	30,375 00	30,000 00
Atlantic Nat'l Bank, Boston, . .	10,000	15,050 00	10,000 00
Old Boston Nat'l Bank, Boston, .	2,200	2,651 00	2,200 00
Everett Nat'l Bank, Boston, . .	100	113 00	100 00
Citizens' Nat'l Bank, Worcester, .	5,200	6,240 00	5,200 00
City Nat'l Bank, Worcester, . .	24,500	29,890 00	24,500 00
Central Nat'l Bank, Worcester, . .	15,400	22,330 00	15,400 00
Quinsigamond Nat'l B'k, Worcester,	18,300	22,692 00	18,300 00
Mechanics' Nat'l Bank, Worcester, .	16,700	20,040 00	16,700 00
Worcester Nat'l Bank, Worcester, .	52,400	68,120 00	52,400 00
	\$663,600	\$781,894 12	\$663,487 50

## RAILROAD BONDS.

Eastern Railroad, . . . . .	\$22,500	\$24,637 50	\$22,500 00
Worcester and Nashua Railroad 5s, .	12,000	12,180 00	12,000 00
Boston and Maine Railroad 7s, . .	40,000	49,400 00	40,000 00
Boston and Albany Railroad 6s, . .	35,000	43,575 00	35,000 00
Old Colony Railroad 7s, . . . .	25,000	31,250 00	25,000 00
Fitchburg Railroad 5s, . . . . .	30,000	33,300 00	30,000 00
	\$164,500	\$194,342 50	\$164,500 00

## PLYMOUTH FIVE CENTS SAVINGS BANK — PLYMOUTH.

Incorporated 1855. Number of corporators, 67.

WILLIAM R. DREW, *President*.WILLIAM W. BREWSTER, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$591,840 76	Public funds, . . . . .	\$146,400 00
Earnings undivided, . . . . .	12,200 86	Bank stock, . . . . .	32,500 00
Guaranty fund, . . . . .	7,923 69	Loans on bank stock, . . . . .	700 00
Suspense account, . . . . .	137 42	Railroad bonds, . . . . .	20,000 00
		Real estate, . . . . .	2,900 00
		Real estate by foreclosure, . . . . .	13,927 52
		Loans on real estate, . . . . .	297,752 00
		Loans on personal security, . . . . .	34,140 00
		Loans to counties, cities, or towns, . . . . .	18,450 00
		Deposit in banks on interest, . . . . .	44,380 32
		Expense account, . . . . .	720 12
		Cash on hand, . . . . .	232 77
	<u>\$612,102 73</u>		<u>\$612,102 73</u>

## Loans on Bank Stock:—

On 7 shares Merchants' National Bank, Boston, . . . . .	\$700 00
Invested in real estate (for banking purposes), . . . . .	\$2,900 00
Estimated value of the same, . . . . .	3,000 00
Amount of real estate held by foreclosure, . . . . .	13,927 52
Assessed value of the same, . . . . .	13,400 00
Amount of income received from the same, . . . . .	977 06
Amount of municipal tax on real estate, . . . . .	260 46

## Cash on Deposit in Banks, amount in each:—

Commonwealth National Bank, Boston, . . . . .	\$36,665 48
Old Colony National Bank, Plymouth, . . . . .	4,510 88
Plymouth National Bank, Plymouth, . . . . .	3,203 96

Whole amount of interest or profits received or earned, . . . . .	\$32,789 14
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 11,032 48
	2 per cent., } 11,171 42

Times for the dividends fixed by the by-laws: second Tuesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $6\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$27,000, 4 per cent.; \$6,000,  $4\frac{1}{2}$  per cent.; \$12,000, 5 per cent.; \$15,050,  $5\frac{1}{2}$  per cent.; \$221,445, 6 per cent.; \$37,690,  $6\frac{1}{2}$  per cent.; \$31,592, 7 per cent.; \$265,  $7\frac{1}{2}$  per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 311

Aggregate amount of the same, . . . . . 227,792 00

Number of open accounts, . . . . . 2,428

Number and amount of deposits received for previous year, . . . . . 1,190 75,022 55

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 60 34,192 24

Number and amount of withdrawals, . . . . .	757	\$68,706 13
Number of accounts opened the previous year, . . . . .	241	
Number of accounts closed the previous year, . . . . .	207	
Amount of expenses of the corporation during previous year, . . . . .	1,912 67	
Amount of treasurer's bond, . . . . .	10,000 00	
Date of examinations by commissioner: November 10.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½, registered, . . . . .	\$10,000	\$11,300 00	\$10,000 00
“ “ 4s, coupons, . . . . .	2,000	2,390 00	2,000 00
State, city, and town bonds:—			
State of Maine 6s, . . . . .	14,000	15,615 00	14,000 00
of New Hampshire 6s, . . . . .	5,900	6,718 00	5,900 00
City of Lynn 6s, . . . . .	1,000	1,080 00	1,000 00
of Portland, Me., 6s, . . . . .	10,000	10,775 00	10,000 00
of Cambridge 6s, . . . . .	9,000	9,540 00	9,000 00
of New London, Conn., 7s, . . . . .	12,000	15,960 00	12,000 00
of New Bedford 7s, . . . . .	10,000	13,875 00	10,000 00
of Somerville 6½s, . . . . .	5,000	5,250 00	5,000 00
of Manchester, N. H., 6s, . . . . .	1,500	1,695 00	1,500 00
of Springfield 6s, . . . . .	5,000	6,450 00	5,000 00
of Bangor, Me., 6s, . . . . .	9,000	10,935 00	9,000 00
of Belfast, Me., 6s, . . . . .	2,000	2,040 00	2,000 00
of Lewiston, Me., 6s, . . . . .	2,000	2,440 00	2,000 00
of Providence, R. I., 5s, . . . . .	3,000	3,200 00	3,000 00
of Lawrence 5s, . . . . .	5,000	5,500 00	5,000 00
of Boston 5s, . . . . .	3,000	3,015 00	3,000 00
of Brockton 4s, . . . . .	10,000	10,200 00	10,000 00
Town of Northampton 6s, . . . . .	10,000	11,550 00	10,000 00
of Methuen 6s, . . . . .	3,000	3,600 00	3,000 00
of Natick 7s, . . . . .	1,000	1,060 00	1,000 00
of Plymouth 6s and 7s, . . . . .	13,000	13,590 00	13,000 00
	\$146,400	\$167,778 00	\$146,400 00

## BANK STOCK.

Commonwealth Nat'l Bank, Boston, . . . . .	\$5,000	\$5,550 00	\$5,000 00
Atlas Nat'l Bank, Boston, . . . . .	2,500	3,025 00	2,500 00
Webster Nat'l Bank, Boston, . . . . .	2,500	2,700 00	2,500 00
First Ward Nat'l Bank, Boston, . . . . .	2,100	2,394 00	2,100 00
Revere Nat'l Bank, Boston, . . . . .	1,500	1,710 00	1,500 00
Republic Nat'l Bank, Boston, . . . . .	1,500	1,860 00	1,500 00
Merchants' Nat'l Bank, Boston, . . . . .	1,000	1,400 00	1,000 00
Metropolitan Nat'l Bank, Boston, . . . . .	1,000	1,210 00	1,000 00
City Nat'l Bank, Boston, . . . . .	1,000	1,190 00	1,000 00
Commerce Nat'l Bank, Boston, . . . . .	800	952 00	800 00
North Nat'l Bank, Boston, . . . . .	600	774 00	600 00
Shoe and Leather Nat'l B'k, Boston, . . . . .	500	525 00	500 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Third Nat'l Bank, Springfield, . . .	\$1,000	\$1,450 00	\$1,000 00
Brockton Nat'l Bank, Brockton, . .	2,000	2,100 00	2,000 00
Plymouth Nat'l Bank, Plymouth, . .	3,500	4,025 00	3,500 00
Old Colony Nat'l Bank, Plymouth, . .	5,000	7,000 00	6,000 00
	<u>\$31,500</u>	<u>\$37,865 00</u>	<u>\$32,500 00</u>

## RAILROAD BONDS.

Old Colony Railroad 6s, . . . . .	\$5,000	\$5,800 00	\$5,000 00
Cheshire Railroad 6s, . . . . .	4,000	4,400 00	4,000 00
Boston and Maine Railroad 7s, . . .	1,000	1,220 00	1,000 00
Eastern Railroad 7s, . . . . .	10,000	10,925 00	10,000 00
	<u>\$20,000</u>	<u>\$22,345 00</u>	<u>\$20,000 00</u>



## PLYMOUTH SAVINGS BANK — PLYMOUTH.

Incorporated, 1828. Number of corporators, 50.

WILLIAM H. NELSON, *President*.JOHN J. RUSSELL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$2,129,993 62	Public funds, . . . .	\$312,695 00
Earnings undivided, . . . .	64,241 35	Bank stock, . . . .	427,541 00
Guaranty fund, . . . .	60,000 00	Loans on bank stock, . . . .	8,950 00
Suspense account, . . . .	62 97	Railroad bonds, . . . .	110,000 00
		Real estate, . . . .	7,000 00
		Real estate by foreclosure, . . . .	59,647 45
		Loans on real estate, . . . .	588,336 00
		Loans on personal security, . . . .	562,345 00
		Loans to counties, cities, or towns, . . . .	146,000 00
		Deposit in banks on interest, . . . .	27,144 12
		Cash on hand, . . . .	4,639 37
	<u>\$2,254,297 94</u>		<u>\$2,254,297 94</u>

## Loans on Bank Stock, amount on each :—

On 42 shares Old Colony National Bank, Plymouth, . . . . .	\$2,900 00
On 16 shares Plymouth National Bank, Plymouth, . . . . .	1,550 00
On 5 shares New England National Bank, Boston, . . . . .	200 00
On 5 shares Old Colony National Bank, Plymouth, and 5 shares Tremont National Bank, Boston, . . . . .	1,000 00
On 13 shares Old Colony National Bank, Plymouth, and 20 shares Plymouth National Bank, Plymouth, . . . . .	3,300 00

Invested in real estate (for banking purposes), . . . . .	\$7,000 00
Estimated value of the same, . . . . .	7,000 00
Amount of real estate held by foreclosure, . . . . .	59,647 45
Assessed value of the same, . . . . .	104,425 00
Amount of income received from the same, . . . . .	7,003 09
Amount of municipal tax on real estate, . . . . .	1,728 32

## Cash on Deposit in Banks, amount in each :—

Boston National Bank, Boston, . . . . .	\$13,352 64
Plymouth National Bank, Plymouth, . . . . .	6,799 78
Old Colony National Bank, Plymouth, . . . . .	2,277 85
Commonwealth National Bank, Boston, . . . . .	4,713 85

Whole amount of interest or profits received, . . . . .	\$131,815 31
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div> <div>2½ per cent.,</div> <div>51,728 13</div> </div> <div> <div>2½ per cent.,</div> <div>52,190 17</div> </div> </div>

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$20,000, 4 per cent.; \$25,000, 4½ per cent.; \$230,400, 4½ per cent.; \$472,400, 5 per cent.; \$98,850, 5½ per cent.; \$351,215, 6 per cent.; \$26,541, 6½ per cent.; \$81,225, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 234

Aggregate amount of the same, . . . . . 243,731 00

Number of open accounts, . . . . . 6,326

Number and amount of deposits received for previous year, . . . . .	2,243	\$182,299 78
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	145	74,973 00
Number and amount of withdrawals, . . . . .	2,978	266,279 08
Number of accounts opened the previous year, . . . . .	460	
Number of accounts closed the previous year, . . . . .	483	
Amount of expenses of the corporation during previous year, . . . . .		6,000 00
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: November 9.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds:—			
State of Maine, . . . . .	\$18,000	\$20,520 00	\$18,000 00
of Rhode Island, . . . . .	6,000	7,080 00	6,000 00
City of Salem, . . . . .	10,000	11,700 00	10,000 00
of Cambridge, . . . . .	7,000	7,630 00	7,000 00
of Hartford, Conn., . . . . .	5,000	5,850 00	5,000 00
of Portland, Me., . . . . .	12,000	12,720 00	11,100 00
of Meriden, Conn., . . . . .	25,000	28,750 00	25,000 00
of New London, Conn., . . . . .	50,000	66,500 00	50,000 00
of Newburyport, . . . . .	5,000	5,400 00	5,000 00
of Holyoke, . . . . .	50,000	61,500 00	46,750 00
of Fall River, . . . . .	10,000	12,300 00	7,845 00
of Lawrence, . . . . .	30,000	36,000 00	30,000 00
of New Bedford, . . . . .	10,000	12,800 00	10,000 00
of Lynn, . . . . .	13,000	15,340 00	13,000 00
of Bangor, Me., . . . . .	6,000	7,200 00	6,000 00
of Brockton, . . . . .	16,000	16,480 00	16,000 00
Town of Plymouth, . . . . .	11,000	11,440 00	11,000 00
Franklin, . . . . .	10,000	10,300 00	10,000 00
of West Springfield, . . . . .	25,000	27,500 00	25,000 00
	\$319,000	\$377,010 00	\$312,695 00

## BANK STOCK.

State Nat'l Bank, Boston, . . . . .	\$13,000	\$15,990 00	\$13,000 00
Merchants' Nat'l Bank, Boston, . . . . .	22,500	30,500 00	22,500 00
Plymouth Nat'l Bank, Plymouth, . . . . .	18,400	19,488 00	18,400 00
Old Colony Nat'l Bank, Plymouth, . . . . .	26,200	36,680 00	26,200 00
Bristol County Nat'l Bank, Taunton, . . . . .	17,100	24,795 00	17,100 00
Hingham Nat'l Bank, Hingham, . . . . .	4,200	4,200 00	4,200 00
Market Nat'l Bank, Boston, . . . . .	12,800	12,800 00	10,240 00
Traders' Nat'l Bank, Boston, . . . . .	8,000	7,360 00	6,000 00
City Nat'l Bank, Boston, . . . . .	8,400	9,912 00	8,400 00
Suffolk Nat'l Bank, Boston, . . . . .	6,200	7,316 00	6,200 00
North Nat'l Bank, Boston, . . . . .	900	1,161 00	900 00
Massachusetts Nat'l Bank, Boston, . . . . .	8,500	9,520 00	8,500 00
Second Nat'l Bank, Boston, . . . . .	27,000	40,500 00	27,000 00
Tremont Nat'l Bank, Boston, . . . . .	19,500	22,230 00	17,745 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, . .	\$4,100	\$6,150 00	\$4,100 00
Eagle Nat'l Bank, Boston, . .	8,000	8,960 00	8,000 00
Old Boston Nat'l Bank, Boston, .	5,450	6,540 00	5,450 00
New England Nat'l Bank, Boston, .	8,600	11,524 00	8,600 00
Boylston Nat'l Bank, Boston, . .	7,000	8,260 00	7,000 00
Exchange Nat'l Bank, Boston, . .	10,600	13,780 00	10,600 00
Abington Nat'l Bank, Abington, . .	1,500	1,875 00	1,500 00
Commerce Nat'l Bank, Boston, . .	10,800	12,852 00	9,180 00
North America Nat'l Bank, Boston, .	12,000	13,200 90	10,800 00
Railroad Nat'l Bank, Lowell, . . .	11,000	12,100 00	11,000 00
Globe Nat'l Bank, Boston, . . .	2,900	3,103 00	2,494 00
Freeman's Nat'l Bank, Boston, . . .	2,800	3,248 00	2,380 00
Shawmut Nat'l Bank, Boston, . . .	9,300	10,230 00	8,950 00
Union Nat'l Bank, Boston, . . .	10,000	14,000 00	10,000 00
Atlas Nat'l Bank, Boston, . . .	23,400	28,314 00	23,400 00
Hamilton Nat'l Bank, Boston, . . .	5,300	6,148 00	5,300 00
Boston Nat'l Bank, Boston, . . .	13,900	16,402 00	12,788 00
Webster Nat'l Bank, Boston, . . .	11,200	12,096 00	10,080 00
Blackstone Nat'l Bank, Boston, . .	4,800	5,184 00	3,712 00
Columbian Nat'l Bank, Boston, . .	4,200	5,460 00	4,200 00
Howard Nat'l Bank, Boston, . . .	5,400	6,588 00	5,022 00
Revere Nat'l Bank, Boston, . . .	12,000	13,680 00	10,800 00
Republic Nat'l Bank, Boston, . . .	18,800	23,312 00	18,800 00
Commonwealth Nat'l Bank, Boston, .	10,000	11,100 00	8,500 00
Third Nat'l Bank, Springfield, . . .	10,000	14,500 00	10,000 00
Manufacturers' Nat'l Bank, Boston, .	10,000	10,500 00	6,500 00
First Ward Nat'l Bank, Boston, . .	10,000	11,400 00	7,000 00
Home Nat'l Bank, Brockton, . . .	10,000	10,000 50	9,000 00
Brockton Nat'l Bank, Brockton, . .	6,000	6,000 00	6,000 00
	\$451,750	\$548,958 00	\$427,541 00

## RAILROAD BONDS.

Old Colony Railroad, . . . . .	\$20,000	\$23,200 00	\$20,000 00
Eastern Railroad, . . . . .	10,500	11,445 00	5,000 00
Boston and Albany Railroad, . . .	50,000	62,000 00	50,000 00
Salem and Lowell Railroad, . . .	25,000	27,750 00	25,000 00
Boston and Maine Railroad, . . .	10,000	12,300 00	10,000 00
	\$115,500	\$136,695 00	\$110,000 00

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON —  
BOSTON.

Incorporated 1816. Number of corporators, 125.

JAMES S. AMORY, *President*.CHARLES J. MORRILL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$24,463,613 42	Public funds, . . . . .	\$3,700,000 00
Earnings undivided, . . . . .	247,204 35	Loans on public funds, . . . . .	133,000 00
Guaranty fund, . . . . .	270,000 00	Bank stock, . . . . .	1,134,625 00
Suspense, . . . . .	12,160 62	Loans on bank stock, . . . . .	12,500 00
Estates in suspense, . . . . .	4,424 43	Railroad bonds, . . . . .	1,084,000 00
		Loans to railroads, . . . . .	360,000 00
		Real estate, . . . . .	80,000 00
		Real estate by foreclosure, . . . . .	114,470 30
		Loans on real estate, . . . . .	6,522,582 00
		Loans on personal security, . . . . .	8,273,812 00
		Loans to counties, cities, or towns, . . . . .	1,322,800 00
		Deposit in banks on interest, . . . . .	2,213,567 41
		Expense account, . . . . .	13,759 35
		Cash on hand, . . . . .	32,286 76
	\$24,997,402 82		\$24,997,402 82

## Loans on Public Funds, amount on each : —

On \$100,000 District of Columbia 3.65s, . . . . .	\$100,000 00
On \$33,000 United States 4s, . . . . .	33,000 00

## Loans on Bank Stock, amount on each : —

On 75 shares Tremont National, and 50 shares Old Boston National, . . . . .	\$8,000 00
On 52 shares Fourth National of Boston, . . . . .	4,500 00
Invested in real estate (for banking purposes), . . . . .	\$80,000 00
Estimated value of the same, . . . . .	217,900 00
Amount of real estate held by foreclosure, . . . . .	114,470 30
Assessed value of the same, . . . . .	129,200 00
Amount of income received from the same, . . . . .	6,069 20
Amount of municipal tax on real estate, . . . . .	5,241 21

## Cash on Deposit in Banks, amount in each : —

Merchants' National Bank, Boston, . . . . .	\$760,234 08
Exchange National Bank, Boston, . . . . .	827,389 72
Tremont National Bank, Boston, . . . . .	204,577 53
Webster National Bank, Boston, . . . . .	10,598 59
Merchandise National Bank, Boston, . . . . .	125,448 19
Boston National Bank, Boston, . . . . .	150,333 34
Continental National Bank, Boston, . . . . .	100,000 00
Suffolk National Bank, Boston, . . . . .	14,474 63
Third National Bank, Boston, . . . . .	20,511 33

Whole amount of interest or profits received, . . . . .	\$1,122,958 61
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div> 1½ per cent., { 342,237 00 </div> <div> 1½ per cent., { 345,319 99 </div> </div>

Times for the dividends, fixed by the by-laws: third Wednesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : 4.

The total amount of loans, with each specified rate of interest : \$2,100,000 3 per cent. ; \$4,830,000, 4 per cent. ; \$275,000, 4½ per cent. ; \$942,000, 4½



per cent. ; \$5,571,450,  $4\frac{1}{2}$  per cent. ; \$210,000,  $4\frac{3}{4}$  per cent. ; \$5,162,012, 5 per cent. ; \$175,000,  $5\frac{1}{4}$  per cent. ; \$417,500,  $5\frac{1}{2}$  per cent. ; \$11,000,  $5\frac{3}{4}$  per cent. ; \$1,521,157, 6 per cent. ; \$193,575, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	49	
Aggregate amount of the same, . . . . .	\$111,990	00
Number of open accounts, . . . . .	63,887	
Number and amount of deposits received for previous year, . . . . .	61,837	5,128,259 29
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	3,095	1,647,674 00
Number and amount of withdrawals, . . . . .	45,395	4,640 127 24
Number of accounts opened the previous year, . . . . .	10,863	
Number of accounts closed the previous year, . . . . .	8,472	
Amount of expenses of the corporation during previous year, . . . . .	41,935	81
Amount of treasurer's bond, . . . . .	20,000	00
Date of examination by commissioner : December 18.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s, registered, . . . . .	\$2,100,000	\$2,149,875 00	\$2,100,000 00
“ “ 4s, “ . . . . .	300,000	358,500 00	300,000 00
“ “ $4\frac{1}{2}$ s, “ . . . . .	1,300,000	1,469,000 00	1,300,000 00
	\$3,700,000	\$3,977,375 00	\$3,700,000 00

## BANK STOCK.

Atlantic Nat'l Bank, Boston, . . . . .	\$21,500	\$32,357 50	\$21,500 00
Atlas Nat'l Bank, Boston, . . . . .	67,500	81,759 38	67,500 00
Old Boston Nat'l Bank, Boston, . . . . .	35,000	42,175 00	35,000 00
Columbian Nat'l Bank, Boston, . . . . .	42,800	55,640 00	42,800 00
Continental Nat'l Bank, Boston, . . . . .	66,800	79,074 50	66,800 00
City Nat'l Bank, Boston, . . . . .	31,500	37,485 00	31,500 00
Eagle Nat'l Bank, Boston, . . . . .	45,000	50,962 50	45,000 00
Globe Nat'l Bank, Boston, . . . . .	31,500	33,705 00	31,500 00
Hamilton Nat'l Bank, Boston, . . . . .	33,700	39,260 50	33,700 00
Hide and Leather Nat'l B'k, Boston, . . . . .	22,500	25,087 50	22,500 00
Massachusetts Nat'l Bank, Boston, . . . . .	22,500	25,200 00	22,500 00
Market Nat'l Bank, Boston, . . . . .	54,300	54,028 50	54,300 00
Merchants' Nat'l Bank, Boston, . . . . .	90,400	126,673 00	90,400 00
New England Nat'l Bank, Boston, . . . . .	23,900	32,115 62	23,900 00
North Nat'l Bank, Boston, . . . . .	43,000	55,953 75	43,000 00
Revere Nat'l Bank, Boston, . . . . .	33,200	37,848 00	33,200 00
Second Nat'l Bank, Boston, . . . . .	64,000	97,280 00	64,000 00
State Nat'l Bank, Boston, . . . . .	48,200	59,647 50	48,200 00
Suffolk Nat'l Bank, Boston, . . . . .	45,000	53,550 00	45,000 00
Shoe and Leather Nat'l B'k, Boston, . . . . .	50,000	52,750 00	50,000 00
Traders' Nat'l Bank, Boston, . . . . .	3,000	2,782 50	2,625 00
Tremont Nat'l Bank, Boston, . . . . .	90,000	102,600 00	90,000 00
Union Nat'l Bank, Boston, . . . . .	31,200	43,992 00	31,200 00
Webster Nat'l Bank, Boston, . . . . .	100,000	109,000 00	100,000 00
Washington Nat'l Bank, Boston, . . . . .	38,500	52,263 75	38,500 00
	\$1,135,000	\$1,383,191 50	\$1,134,625 00



## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad 6s, . . . .	\$250,000	\$292,500 00	\$250,000 00
Eastern Railroad 6s, . . . .	265,000	288,850 00	234,000 00
Boston and Albany Railroad 6s, . .	100,000	117,000 00	100,000 00
Fitchburg Railroad 5s, . . . .	500,000	555,000 00	500,000 00
	\$1,115,000	\$1,253,350 00	\$1,084,000 00

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF  
SALISBURY AND AMESBURY — SALISBURY.

Incorporated 1828. Number of corporators, 16.

S. WOODMAN, *President*.

ALFRED C. WEBSTER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,343,921 35	Public funds, . . . . .	\$401,500 00
Earnings undivided, . . . . .	48,698 21	Loans on public funds, . . . . .	13,300 00
Guaranty fund, . . . . .	41,943 57	Bank stock, . . . . .	146,325 00
		Loans on bank stock, . . . . .	500 00
		Railroad bonds, . . . . .	51,500 00
		Real estate, . . . . .	2,500 00
		Real estate by foreclosure, . . . . .	5,659 55
		Loans on real estate, . . . . .	210,300 00
		Loans on personal security, . . . . .	169,700 00
		Loans to counties, cities, or towns, . . . . .	185,000 00
		Deposit in banks on interest, . . . . .	239,601 37
		Expense account, . . . . .	1,700 02
		Cash on hand, . . . . .	6,977 19
	\$1,434,563 13		\$1,434,563 13

Loans on Public Funds, amount on each: —

On \$8,500 United States 4s, . . . . .	\$8,500 00
On \$4,000 Town of Amesbury bonds, . . . . .	4,000 00
On \$1,000 Town of Salisbury note, . . . . .	800 00

Loans on Bank Stock: —

On 5 shares Powow River National Bank, Salisbury, . . . . .	\$500 00
Invested in real estate (for banking purposes), . . . . .	\$2,500 00
Estimated value of the same, . . . . .	5,000 00
Amount of real estate held by foreclosure, . . . . .	5,659 55
Assessed value of the same, . . . . .	3,100 00
Amount of income received from the same, . . . . .	275 00
Amount of municipal tax on real estate, . . . . .	60 48

Cash on Deposit in Banks, amount in each: —

Powow River National Bank, Salisbury, . . . . .	\$183,613 41
Blackstone National Bank, Boston, . . . . .	55,987 96

Whole amount of interest or profits received or earned, . . . . .	\$81,173 82
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 25,589 35
	2 per cent., { 25,975 37
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	

Average annual per cent. of dividends for the term ending at time of, and including last extra dividend:  $6\frac{3}{10}$ .

The total amount of loans, with each specified rate of interest: \$100,000,  $4\frac{1}{2}$  per cent.; \$4,000,  $4\frac{3}{4}$  per cent.; \$88,500, 5 per cent.; \$3,000,  $5\frac{1}{2}$  per cent.; \$216,900, 6 per cent.; \$13,600,  $6\frac{1}{2}$  per cent.; \$149,000, 7 per cent.; \$3,800,  $7\frac{1}{2}$  per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 240

Aggregate amount of the same, . . . . .	\$213,200 00
Number of open accounts, . . . . .	4,141
Number and amount of deposits received for previous year, . . . . .	2,634 181,726 31
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	135 63,760 00
Number and amount of withdrawals, . . . . .	1,875 178,054 79
Number of accounts opened the previous year, . . . . .	539
Number of accounts closed the previous year, . . . . .	310
Amount of expenses of the corporation during previous year, . . . . .	2,877 28
Amount of treasurer's bond, . . . . .	20,000 00
Date of examination by commissioner: August 16.	

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency, . . . . .	\$20,000	\$25,600 00	\$20,000 00
State, city, and town bonds:—			
State of New Hampshire, . . . . .	10,000	10,500 00	10,000 00
of Maine, . . . . .	21,000	23,000 00	21,000 00
of Rhode Island, . . . . .	8,000	8,600 00	8,000 00
City of Augusta, Me., . . . . .	10,000	10,600 00	10,000 00
of Lewiston, Me., . . . . .	10,000	10,000 00	10,000 00
of Springfield, . . . . .	10,000	12,000 00	10,000 00
of Portsmouth, N. H., . . . . .	5,000	5,600 00	5,000 00
of Holyoke, . . . . .	5,000	6,000 00	5,000 00
of Bangor, Me., . . . . .	45,000	50,000 00	45,000 00
of Lawrence, . . . . .	5,000	5,500 00	5,000 00
of Fall River, . . . . .	30,000	32,500 00	30,000 00
of Somerville, . . . . .	40,000	41,600 00	40,000 00
of Portland, Me., . . . . .	40,000	45,000 00	40,000 00
of Manchester, N. H., . . . . .	17,000	19,000 00	17,000 00
of Chelsea, . . . . .	54,000	60,000 00	54,000 00
of Cambridge, . . . . .	27,000	29,900 00	27,000 00
of Dover, N.H., . . . . .	4,000	4,200 00	4,000 00
of Charlestown, . . . . .	30,000	33,500 00	30,000 00
Town of Amesbury, . . . . .	10,500	10,500 00	10,500 00
	\$401,500	\$443,600 00	\$401,500 00

## BANK STOCK.

First Ward Nat'l Bank, Boston, . . . . .	\$5,000	\$5,700 00	\$5,000 00
Shawmut Nat'l Bank, Boston, . . . . .	4,900	5,341 00	4,900 00
Second Nat'l Bank, Boston, . . . . .	1,800	2,736 00	1,800 00
State Nat'l Bank, Boston, . . . . .	3,500	4,200 00	3,500 00
Tremont Nat'l Bank, Boston, . . . . .	4,900	5,586 00	4,900 00
Commonwealth Nat'l Bank, Boston, . . . . .	5,000	5,550 00	5,000 00
Columbian Nat'l Bank, Boston, . . . . .	3,500	4,550 00	3,500 00
Exchange Nat'l Bank, Boston, . . . . .	5,000	6,500 00	5,000 00
Atlas Nat'l Bank, Boston, . . . . .	7,500	9,075 00	7,500 00
Globe Nat'l Bank, Boston, . . . . .	2,500	2,675 00	2,500 00
Redemption Nat'l Bank, Boston, . . . . .	5,000	6,550 00	5,000 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Hide and Leather Nat'l B'k, Boston,	\$7,500	\$8,250 00	\$7,500 00
Howard Nat'l Bank, Boston, . .	4,000	4,880 00	4,000 00
Eagle Nat'l Bank, Boston, . .	3,500	3,920 00	3,500 00
Suffolk Nat'l Bank, Boston, . .	5,700	6,726 00	5,700 00
Merchants' Nat'l Bank, Boston, .	3,500	4,900 00	3,500 00
Commerce Nat'l Bank, Boston, .	3,000	3,570 00	3,000 00
Atlantic Nat'l Bank, Boston, . .	2,200	3,300 00	2,200 00
New England Nat'l Bank, Boston, .	1,500	2,025 00	1,500 00
Republic Nat'l Bank, Boston, . .	8,000	10,000 00	8,000 00
Traders' Nat'l Bank, Boston, . .	1,800	1,620 00	1,800 00
City Nat'l Bank, Boston, . . . .	1,000	1,180 00	1,000 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,625 00	2,500 00
Webster Nat'l Bank, Boston, . .	4,000	4,320 00	4,000 00
Maverick Nat'l Bank, Boston, . .	2,000	4,500 00	2,000 00
Eliot Nat'l Bank, Boston, . . . .	4,200	4,998 00	4,200 00
First Nat'l Bank, Boston, . . . .	1,500	3,030 00	1,500 00
Boylston Nat'l Bank, Boston, . .	3,500	4,130 00	3,500 00
Revere Nat'l Bank, Boston, . . . .	7,500	8,550 00	7,500 00
Blackstone Nat'l Bank, Boston, . .	6,000	6,480 00	6,000 00
Old Boston Nat'l Bank, Boston, . .	2,150	2,580 00	2,150 00
Faneuil Hall Nat'l Bank, Boston, .	2,600	3,380 00	2,600 00
Union Nat'l Bank, Boston, . . . .	2,500	3,500 00	2,500 00
Bay State Nat'l Bank, Lawrence, . .	3,375	4,000 00	3,375 00
Railroad Nat'l Bank, Lowell, . . .	4,200	4,500 00	4,200 00
Powow River Nat'l Bank, Salisbury,	5,000	8,000 00	5,000 00
Georgetown Nat'l B'k, Georgetown,	5,000	5,000 00	5,000 00
	\$146,325	\$178,427 00	\$146,325 00

## RAILROAD BONDS.

Eastern Railroad 6s, . . . . .	\$42,000	\$45,780 00	\$31,500 00
Boston and Albany Railroad 7s, . .	10,000	12,300 00	10,000 00
Boston and Maine Railroad 7s, . .	5,000	6,150 00	5,000 00
West Amesbury Branch Railroad 7s,	5,000	5,500 00	5,000 00
	\$62,000	\$69,730 00	\$51,500 00

## QUINCY SAVINGS BANK — QUINCY.

Incorporated 1845. Number of corporators, 47.

CHARLES MARSH, *President*.GEORGE L. GILL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,041,713 97	Public funds, . . . . .	\$55,500 00
Earnings undivided, . . . . .	4,439 46	Bank stock, . . . . .	111,691 99
Guaranty fund, . . . . .	20,500 00	Loans on bank stock, . . . . .	8,100 00
		Railroad bonds, . . . . .	80,000 00
		Real estate by foreclosure, . . . . .	147,567 93
		Loans on real estate, . . . . .	469,754 03
		Loans on personal security, . . . . .	142,050 00
		Loans to counties, cities, or towns, . . . . .	10,000 00
		Deposit in bank on interest, . . . . .	18,465 15
		Expense account, . . . . .	203 31
		Premium account, . . . . .	18,075 00
		Taxes, etc., . . . . .	104 73
		Cash on hand, . . . . .	5,141 29
	<hr/> \$1,066,653 43		<hr/> \$1,066,653 43

## Loans on Bank Stock, amount on each :—

On 50 shares Merchants' National Bank, Boston, . . . . .	\$5,000 00
On 47 shares Mount Wollaston National Bank, Quincy, . . . . .	3,100 00

Amount of real estate held by foreclosure, . . . . .	\$147,567 93
Assessed value of the same, . . . . .	129,350 00
Amount of income received from the same, . . . . .	7,500 00
Amount of municipal tax on real estate, . . . . .	1,984 02

## Cash on Deposit in Bank :—

Granite National Bank, Quincy, . . . . .	\$18,465 15
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Whole amount of interest or profits received or earned, . . . . .	\$47,313 12
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <math>1\frac{1}{2}</math> per cent., } 15,049 39  <math>2</math> per cent., } 19,910 92 </div>

Times for the dividends fixed by the by-laws: first Tuesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $7\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$62,000, 4 per cent.; \$15,000,  $4\frac{1}{2}$  per cent.; \$144,000, 5 per cent.; \$17,000,  $5\frac{1}{2}$  per cent.; \$269,334, 6 per cent.; \$5,000,  $6\frac{1}{2}$  per cent.; \$101,570.03, 7 per cent.; \$5,900  $7\frac{3}{10}$  per cent.; \$9,600,  $7\frac{1}{2}$  per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 197

Aggregate amount of the same, . . . . . 271,204 03

Number of open accounts, . . . . . 3,872

Number and amount of deposits received for previous year, . . . . . 2,909 203,029 44

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 149 78,826 00

Number and amount of withdrawals, . . . . . 2,447 222,728 77

Number of accounts opened the previous year, . . . . . 488

Number of accounts closed the previous year, . . . . . 306

Amount of expenses of the corporation during previous year, . . . . . 2,973 15

Amount of treasurer's bond, . . . . . 22,000 00

Date of examination by commissioner: May 3.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Lawrence 6s, . . . .	\$5,000	\$5,500 00	\$5,000 00
of Providence, R. I., 5s, . . .	5,000	5,900 00	5,000 00
of Somerville 5s, . . . .	40,500	45,360 00	40,500 00
Town of Pawtucket, R. I., 5s, . .	5,000	5,500 00	5,000 00
	\$55,500	\$62,260 00	\$55,500 00

## BANK STOCK.

Washington Nat'l Bank, Boston, .	\$800	\$1,080 00	\$844 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,665 00	1,500 00
Eliot Nat'l Bank, Boston, . . .	1,700	2,023 00	1,706 20
Exchange Nat'l Bank, Boston, . .	2,000	2,600 00	2,475 33
Webster Nat'l Bank, Boston, . . .	2,000	2,180 00	2,000 00
Boston Nat'l Bank, Boston, . . .	3,300	3,894 00	3,338 08
Atlas Nat'l Bank, Boston, . . . .	6,200	7,502 00	6,909 25
Merchants' Nat'l Bank, Boston, . .	2,500	3,500 00	2,657 50
State Nat'l Bank, Boston, . . . .	2,600	3,198 00	2,800 00
North Nat'l Bank, Boston, . . . .	3,000	3,900 00	3,450 00
Traders' Nat'l Bank, Boston, . . .	3,500	3,220 00	3,555 00
North America Nat'l Bank, Boston, .	6,700	7,437 00	6,925 00
Republic Nat'l Bank, Boston, . . .	7,500	9,300 00	9,600 00
Manufacturers' Nat'l Bank, Boston, .	25,000	26,250 00	25,655 00
Revere Nat'l Bank, Boston, . . . .	1,800	2,052 00	1,991 75
City Nat'l Bank, Boston, . . . .	1,900	2,261 00	2,244 00
Tremont Nat'l Bank, Boston, . . .	7,400	8,436 00	8,468 50
Shoe and Leather Nat'l B'k, Boston,	3,400	3,570 00	3,587 00
Granite Nat'l Bank, Quincy, . . .	10,600	13,780 00	11,385 38
Mt. Wollaston Nat'l Bank, Quincy, .	10,000	13,000 00	10,600 00
	\$103,400	\$120,848 00	\$111,691 99

## RAILROAD BONDS.

Salem and Lowell Railroad 6s, . .	\$10,000	\$11,500 00	\$10,000 00
Boston, Clinton, Fitchburg, and New Bedford Railroad * 5s, . . . .	50,000	52,500 00	50,000 00
Old Colony Railroad 7s, . . . .	20,000	25,000 00	20,000 00
	\$80,000	\$89,000 00	\$80,000 00

\* These bonds have been disposed of since the date of this return.

RANDOLPH SAVINGS BANK—RANDOLPH.

Incorporated 1851. Number of corporators, 61.

J. WHITE BELCHER, *President.*

SETH TURNER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$748,636 60	Public funds, . . . . .	\$122,000 00
Earnings undivided, . . . . .	7,426 75	Bank stock, . . . . .	252,400 00
Guaranty fund, . . . . .	21,749 76	Railroad bonds, . . . . .	107,500 00
		Loans on railroad stock, . . . . .	500 00
		Real estate by foreclosure, . . . . .	15,319 46
		Loans on real estate, . . . . .	139,810 00
		Loans on personal security, . . . . .	106,450 00
		Loans to counties, cities, or towns, . . . . .	20,000 00
		Deposit in bank on interest, . . . . .	5,676 49
		Central Nat'l Bank assessment, . . . . .	5,200 00
		Cash on hand, . . . . .	2,957 16
	<hr/>		<hr/>
	\$777,813 11		\$777,813 11

Loans on Railroad Stock :—

On 5 shares Old Colony Railroad, . . . . .	\$500 00
Amount of real estate held by foreclosure, . . . . .	\$15,319 46
Assessed value of the same, . . . . .	15,800 00
Amount of income received from the same, . . . . .	488 70
Amount of municipal tax on real estate, . . . . .	150 52

Cash on Deposit in Bank :—

Randolph National Bank, Randolph, . . . . .	\$5,676 49
Whole amount of interest or profits received or earned, . . . . .	\$42,520 30
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 13,968 93 2 per cent., { 14,338 30

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent. of dividend for the term ending at time of, and including, last extra dividend:  $6\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$15,000, 4 per cent.; \$25,000,  $4\frac{1}{2}$  per cent.; \$20,000,  $4\frac{3}{4}$  per cent.; \$25,500, 5 per cent.; \$49,500,  $5\frac{1}{2}$  per cent.; \$69,020, 6 per cent.; \$18,550,  $6\frac{1}{2}$  per cent.; \$31,200, 7 per cent.; \$440,  $7\frac{3}{10}$  per cent.; \$9,200,  $7\frac{1}{2}$  per cent.; \$3,350, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 69

Aggregate amount of the same, . . . . . 73,260 00

Amount of investments from which no income is received, . . . . . 12,900 00

Number of open accounts, . . . . . 2,182

Number and amount of deposits received for previous year, . . . . . 1,071 131,163 38

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 77 41,359 41

Number and amount of withdrawals, . . . . . 785 96,847 74

Number of accounts opened the previous year, . . . . . 275

Number of accounts closed the previous year, . . . . . 189

Amount of expenses of the corporation during previous year, . . . . . 1,602 01

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner: October 27.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . .	\$65,000	\$73,578 00	\$65,000 00
State and city bonds:—			
State of New Hampshire, . .	1,000	1,040 00	1,000 00
City of Portland, Me., . . .	10,000	10,700 00	10,000 00
of Springfield, . . . . .	15,000	20,250 00	15,000 00
of Brockton, . . . . .	10,000	11,150 00	10,000 00
of Lawrence, . . . . .	16,000	18,880 00	16,000 00
of Lynn, . . . . .	5,000	5,000 00	5,000 00
	\$122,000	\$140,598 00	\$122,000 00

## BANK STOCK.

Atlas Nat'l Bank, Boston, . .	\$5,000	\$6,068 75	\$5,000 00
Atlantic Nat'l Bank, Boston, . .	9,700	14,598 50	12,562 50
Boston Nat'l Bank, Boston, . .	5,000	5,925 00	5,000 00
Blackstone Nat'l Bank, Boston, . .	9,700	10,519 50	12,000 00
Blue Hill Nat'l Bank, Milton, . .	1,600	1,852 00	1,600 00
Central Nat'l Bank, Boston, . .	5,200	3,861 00	5,200 00
City Nat'l Bank, Boston, . . .	5,000	5,950 00	5,365 00
Commerce Nat'l Bank, Boston, . .	6,600	7,870 00	8,060 12
Commonwealth Nat'l Bank, Boston, .	6,300	6,993 00	6,569 75
Continental Nat'l Bank, Boston, . .	5,000	5,918 75	5,000 00
Eagle Nat'l Bank, Boston, . . .	5,000	5,637 50	5,336 38
Eliot Nat'l Bank, Boston, . . .	2,000	2,380 00	2,000 00
Everett Nat'l Bank, Boston, . . .	10,300	11,639 00	11,604 75
Exchange Nat'l Bank, Boston, . .	2,700	3,523 50	4,064 00
Freeman's Nat'l Bank, Boston, . .	2,500	2,900 00	3,346 00
Hamilton Nat'l Bank, Boston, . .	5,000	5,900 00	6,762 50
Hide and Leather Nat'l Bank, Boston, .	10,000	11,000 00	10,269 88
Howard Nat'l Bank, Boston, . . .	4,600	4,712 00	4,993 75
Manufacturers' Nat'l Bank, Boston, .	4,000	4,200 00	4,000 00
Market Nat'l Bank, Boston, . . .	7,500	7,500 00	7,500 00
Merchants' Nat'l Bank, Boston, . .	15,000	21,112 50	19,962 62
Merchandise Nat'l Bank, Boston, . .	2,400	2,400 00	2,400 00
Metropolitan Nat'l Bank, Boston, . .	500	606 00	500 00
New England Nat'l Bank, Boston, . .	5,000	6,750 00	6,300 00
North Nat'l Bank, Boston, . . .	7,000	9,212 50	8,034 13
North America Nat'l Bank, Boston, .	5,000	5,537 50	5,000 00
Redemption Nat'l Bank, Boston, . .	15,000	19,650 00	19,888 00
Revere Nat'l Bank, Boston, . . .	3,700	4,218 00	4,700 00
Shawmut Nat'l Bank, Boston, . . .	3,000	3,292 50	3,245 25
Shoe and Leather N'l Bank, Boston, .	10,500	11,075 50	10,500 00
State Nat'l Bank, Boston, . . .	4,600	5,658 00	4,876 00
Third Nat'l Bank, Boston, . . .	5,000	5,062 50	5,000 00
Traders' Nat'l Bank, Boston, . . .	2,500	2,681 25	2,500 00
Tremont Nat'l Bank, Boston, . . .	5,000	5,700 00	5,000 00
Union Nat'l Bank, Boston, . . .	2,500	3,500 00	3,681 25
Webster Nat'l Bank, Boston, . . .	1,000	1,085 00	1,000 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Central Nat'l Bank, Lynn, . . .	\$9,700	\$14,600 00	\$9,700 00
City Nat'l Bank, Lynn, . . .	3,500	5,900 00	5,078 12
Home Nat'l Bank, Brockton, . .	5,000	5,900 00	5,000 00
Taunton Nat'l Bank, Taunton, .	2,500	4,000 00	2,500 00
Union Nat'l Bank, Weymouth, .	1,300	1,500 00	1,300 00
	<u>\$222,400</u>	<u>\$268,389 75</u>	<u>\$252,400 00</u>

## RAILROAD BONDS.

Old Colony Railroad, . . . .	\$60,000	\$70,200 00	\$60,000 00
Eastern Railroad, . . . .	37,500	41,062 00	37,500 00
Boston and Maine Railroad, . .	10,000	12,325 00	10,000 00
	<u>\$107,500</u>	<u>\$123,587 00</u>	<u>\$107,500 00</u>

## ROCKLAND SAVINGS BANK—ROCKLAND.

Incorporated 1868. Number of corporators, 45.

RICHMOND J. LANE, *President*.E. R. STUDLEY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$397,081 76	Public funds, . . . .	\$27,287 50
Earnings undivided,	2,824 14	Bank stock, . . . .	81,176 05
Guaranty fund, . .	6,000 00	Loans on bank stock, . .	300 00
		Railroad bonds, . . . .	22,000 00
		Real estate by foreclosure, . .	1,800 00
		Loans on real estate, . . .	227,372 62
		Loans on personal security, . .	33,923 12
		Deposit in bank on interest, . .	9,250 81
		Expense account, . . . .	469 88
		Insurance unsettled, . . . .	457 63
		Cash on hand, . . . .	1,868 29
	\$405,905 90		\$405,905 90

## Loans on Bank Stock :—

On 5 shares Granite National Bank, Quincy, . . . . . \$300 00

Amount of real estate held by foreclosure, . . . . . \$1,800 00

Assessed value of the same, . . . . . 1,325 00

Amount of income received from the same, . . . . . 125 00

Amount of municipal tax on real estate, . . . . . 16 60

## Cash on Deposit in Bank :—

Abington National Bank, . . . . . \$9,250 81

Whole amount of interest or profits received or earned, . . . . . \$22,508 55

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., }	7,089 73
	2 per cent., }	7,377 28

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of and including last extra dividend:  $7\frac{1}{6}$ .

The total amount of loans, with each specified rate of interest: \$20,000, 5 per cent.; \$237,195, 6 per cent.; \$4,400, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 284

Aggregate amount of the same, . . . . . 193,095 00

Amount of investments from which no income is received, . . . . . 5,100 00

Number of open accounts, . . . . . 1,480

Number and amount of deposits received for previous year, . . . . . 1,090 107,038 00

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 81 38,851 00

Number and amount of withdrawals, . . . . . 821 77,791 00

Number of accounts opened the previous year, . . . . . 311

Number of accounts closed the previous year, . . . . . 166

Amount of expenses of the corporation during previous year, . . . . . 1,000 00

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: Aug. 23.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Bangor, Me., . . . .	\$3,000	\$3,510 00	\$3,000 00
of Bangor, Me., water bonds, ,	15,000	18,150 00	17,287 50
of Fall River water bonds, .	4,000	5,000 00	4,000 00
of Middletown, Ct., water bonds,	3,000	3,600 00	3,000 00
	\$25,000	\$30,260 00	\$27,287 50

## BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	\$4,000	\$5,860 00	\$5,400 25
Continental Nat'l Bank, Boston, .	6,700	7,725 00	7,675 00
Eliot Nat'l Bank, Boston, . . . .	1,000	1,145 00	1,112 75
Everett Nat'l Bank, Boston, . . .	1,500	1,681 00	1,831 87
Freeman's Nat'l Bank, Boston, . .	2,500	2,881 00	3,125 00
Manufacturers' Nat'l Bank, Boston, .	3,500	3,648 00	3,640 00
Metropolitan Nat'l Bank, Boston, .	1,000	1,212 00	960 00
Market Nat'l Bank, Boston, . . .	4,800	4,800 00	5,577 25
Hide and Leather Nat'l B'k, Boston,	4,500	4,952 00	4,832 50
Howard Nat'l Bank, Boston, . . .	6,700	8,174 00	7,428 50
State Nat'l Bank, Boston, . . . .	8,500	10,351 00	9,369 25
Traders' Nat'l Bank, Boston, . . .	6,600	5,940 00	7,074 50
Revere Nat'l Bank, Boston, . . . .	7,300	8,322 00	8,673 75
Merchandise Nat'l Bank, Boston, .	3,400	3,400 00	3,481 33
Webster Nat'l Bank, Boston, . . .	2,000	2,180 00	2,186 60
Abington Nat'l Bank, Abington, . .	600	842 00	750 00
Granite Nat'l Bank, Quincy, . . .	2,100	2,777 00	2,520 00
Pacific Nat'l Bank, Boston, . . .	5,000	—	5,537 50
	\$71,700	\$75,890 00	\$81,176 05

## RAILROAD BONDS.

Boston, Rev. Beach and Lynn R.R. 6s,	\$12,000	\$13,500 00	\$12,000 00
Fitchburg Railroad 5s, . . . . .	5,000	5,500 00	5,000 00
Newport and Richford Railroad 5s, .	5,000	5,050 00	5,000 00
	\$22,000	\$24,050 00	\$22,000 00

## SALEM FIVE CENTS SAVINGS BANK—SALEM.

Incorporated May, 1855. Number of corporators, 139.

WILLIAM H. JELLY, *President*.CHARLES H. HENDERSON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$2,369,566 02	Public funds, . . . . .	\$352,000 00
Earnings undivided, . . . . .	62,704 38	Loans on public funds, . . . . .	3,000 00
Guaranty fund, . . . . .	60,000 00	Bank stock, . . . . .	541,280 00
		Loans on bank stock, . . . . .	6,000 00
		Real estate by foreclosure, . . . . .	39,481 60
		Loans on real estate, . . . . .	631,280 00
		Loans on personal security, . . . . .	813,750 00
		Loans to counties, cities, or towns, . . . . .	60,000 00
		Deposit in banks on interest, . . . . .	42,000 00
		Cash on hand, . . . . .	3,478 80
	\$2,492,270 40		\$2,492,270 40

## Loans on Public Funds:—

On \$3,000 City of Lawrence 6s, . . . . . \$3,000 00

## Loans on Bank Stock:—

On 60 shares First National Bank, Newburyport, . . . . . \$6,000 00

Amount of real estate held by foreclosure, . . . . . \$39,481 60

Assessed value of the same, . . . . . 38,450 00

Amount of income received from the same, . . . . . 3,661 98

Amount of municipal tax on real estate, . . . . . 676 05

## Cash on Deposit in Banks, amount in each:—

Asiatic National Bank, Salem, . . . . . 28,000 00

Exchange National Bank, Salem, . . . . . 14,000 00

Whole amount of interest or profits received or earned, . . . . . \$136,534 30

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent.,	43,306 78
	2 per cent.,	44,262 76

Times for the dividends fixed by the by-laws: February and August.

The total amount of loans, with each specified rate of interest: \$119,000, 4 per cent.; \$50,000, 4½ per cent.; \$110,000, 4¾ per cent.; \$400,000, 4¾ per cent.; \$189,500, 5 per cent.; \$43,500, 5½ per cent.; \$93,600, 6 per cent.; \$79,400, 6½ per cent.; \$314,300, 7 per cent.; \$114,730, 7⅓ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 230

Aggregate amount of the same, . . . . . 321,080 00

Amount of investments from which no income is received, . . . . . 4,800 00

Number of open accounts, . . . . . 7,877

Number and amount of deposits received for previous year, . . . . . 4,965 402,510 48

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 382 215,253 23

Number and amount of withdrawals, . . . . . 3,579 373,150 04

Number of accounts opened the previous year, . . . . . 1,013

Number of accounts closed the previous year, . . . . . 742

Amount of expenses of the corporation during previous year, . . . . . 7,042 93

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: June 21.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . .	\$40,000	\$45,200 00	\$40,000 00
City bonds:—			
City of Portland, Me., . . .	3,000	3,120 00	3,000 00
of Meriden, Conn., . . . .	65,000	74,450 00	65,000 00
of Waterbury, Conn., . . .	20,000	25,200 00	20,000 00
of Lewiston, Me., . . . .	30,000	34,500 00	30,000 00
of Gardiner, Me., . . . .	10,000	10,300 00	10,000 00
of Port-mouth, N. H., . . .	3,000	3,450 00	3,000 00
of Hartford, Conn., . . . .	10,000	11,700 00	10,000 00
of Salem, . . . . .	10,000	12,000 00	10,000 00
of Fall River, . . . . .	25,000	29,800 00	25,000 00
of Lawrence, . . . . .	35,000	40,600 00	35,000 00
of Haverhill, . . . . .	10,000	12,000 00	10,000 00
of Springfield, . . . . .	41,000	52,380 00	41,000 00
of Somerville, . . . . .	20,000	21,200 00	20,000 00
of Lynn, . . . . .	20,000	24,000 00	20,000 00
of Chelsea, . . . . .	5,000	5,800 00	5,000 00
of Fitchburg, . . . . .	5,000	5,800 00	5,000 00
	\$352,000	\$411,500 00	\$352,000 00

## BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	\$10,000	\$15,000 00	\$11,600 00
Atlas Nat'l Bank, Boston, . . .	10,000	12,000 00	10,700 00
Blackstone Nat'l Bank, Boston, .	15,000	16,200 00	15,000 00
Boston Nat'l Bank, Boston, . . .	7,900	9,322 00	7,900 00
Boylston Nat'l Bank, Boston, . .	20,000	23,600 00	21,600 00
City Nat'l Bank, Boston, . . . .	8,300	9,877 00	9,100 00
Columbian Nat'l Bank, Boston, . .	15,000	19,500 00	18,500 00
Commerce Nat'l Bank, Boston, . .	16,500	19,635 00	16,500 00
Commonwealth Nat'l Bank, Boston,	8,500	9,435 00	9,000 00
Continental Nat'l Bank, Boston, .	11,400	13,452 00	12,000 00
Eagle Nat'l Bank, Boston, . . . .	10,000	11,200 00	10,500 00
Eliot Nat'l Bank, Boston, . . . .	13,300	15,827 00	14,600 00
Everett Nat'l Bank, Boston, . . .	7,300	8,176 00	7,300 00
Faneuil Hall Nat'l Bank, Boston, .	3,500	4,550 00	4,000 00
First Nat'l Bank, Boston, . . . .	2,500	5,000 00	2,500 00
Freeman's Nat'l Bank, Boston, . .	9,100	10,556 00	9,600 00
Globe Nat'l Bank, Boston, . . . .	20,000	21,400 00	20,000 00
Hamilton Nat'l Bank, Boston, . . .	7,000	8,120 00	7,500 00
Hide and Leather Nat'l B'k, Boston,	8,500	9,435 00	9,000 00
Howard Nat'l Bank, Boston, . . .	9,700	11,834 00	10,500 00
Manufacturers' Nat'l Bank, Boston, .	10,000	10,500 00	10,000 00
Market Nat'l Bank, Boston, . . .	2,200	2,200 00	2,200 00
Massachusetts Nat'l Bank, Boston, .	15,500	17,360 00	16,500 00
Merchandise Nat'l Bank, Boston, .	6,000	6,000 00	6,000 00
Merchants' Nat'l Bank, Boston, . .	33,300	46,620 00	38,800 00
Mount Vernon Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
New England Nat'l Bank, Boston, .	9,100	12,194 00	11,500 00

## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
North Nat'l Bank, Boston, . . .	\$20,000	\$25,800 00	\$21,600 00
North America Nat'l Bank, Boston, .	11,700	12,870 00	11,700 00
Old Boston Nat'l Bank, Boston, . .	6,350	7,620 00	6,350 00
Redemption Nat'l Bank, Boston, . .	2,000	2,600 00	2,000 00
Revere Nat'l Bank, Boston, . . .	20,400	23,256 00	20,400 00
Second Nat'l Bank, Boston, . . .	7,200	10,944 00	7,600 00
Shawmut Nat'l Bank, Boston, . . .	5,700	6,270 00	6,200 00
Shoe and Leather Nat'l B'k, Boston,	9,500	9,975 00	10,000 00
Suffolk Nat'l Bank, Boston, . . .	7,500	8,850 00	8,100 00
Third Nat'l Bank, Boston, . . .	15,000	15,150 00	15,000 00
Traders' Nat'l Bank, Boston, . . .	10,000	9,200 00	10,000 00
Tremont Nat'l Bank, Boston, . . .	10,000	11,400 00	10,500 00
Union Nat'l Bank, Boston, . . .	4,400	6,204 00	5,500 00
Webster Nat'l Bank, Boston, . . .	5,000	5,400 00	5,000 00
Asiatic Nat'l Bank, Salem, . . .	10,530	14,040 00	10,530 00
Exchange Nat'l Bank, Salem, . . .	10,000	11,600 00	10,000 00
First Nat'l Bank, Salem, . . .	900	1,035 00	900 00
Mercantile Nat'l Bank, Salem, . .	15,300	17,748 00	16,000 00
Merchants' Nat'l Bank, Salem, . .	8,400	10,920 00	8,700 00
Naumkeag Nat'l Bank, Salem, . .	10,900	16,568 00	11,900 00
Salem Nat'l Bank, Salem, . . .	25,900	30,303 00	25,900 00
	\$511,280	\$613,246 00	\$541,280 00

## SALEM SAVINGS BANK — SALEM.

Incorporated January, 1818. Number of corporators, 189.

PETER SILVER, *President*.WILLIAM H. SIMONDS, JR., *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$6,286,738 07	Public funds, . . . . .	\$2,081,000 00
Earnings undivided, . . . . .	26,665 10	Loans on public funds, . . . . .	93,200 00
Guaranty fund, . . . . .	152,000 00	Bank stock, . . . . .	578,234 00
		Loans on bank stock, . . . . .	400 00
		Real estate, . . . . .	65,000 00
		Real estate by foreclosure, . . . . .	110,273 43
		Loans on real estate, . . . . .	826,815 00
		Loans on personal security, . . . . .	2,005,420 00
		Loans to counties, cities, or towns, . . . . .	509,450 00
		Deposit in banks on interest, . . . . .	180,289 40
		Cash on hand, . . . . .	15,321 34
	\$6,465,403 17		\$6,465,403 17

## Loans on public funds, amount on each:—

On \$2,000 Boston 5s, . . . . .	\$2,000 00
On \$16,200 United States 4s, . . . . .	16,200 00
On \$15,500 New York City 6s *, and \$5,000 Boston 5s, and £11,700 Sterling Providence, R. I. 5s, . . . . .	75,000 00

## Loans on Bank Stock:—

On 120 shares Asiatic National Bank, Salem, . . . . .	\$400 00
Invested in real estate (for banking purposes), . . . . .	\$65,000 00
Estimated value of the same, . . . . .	75,000 00
Amount of real estate held by foreclosure, . . . . .	110,273 43
Assessed value of the same, . . . . .	94,041 00
Amount of income received from the same, . . . . .	8,199 02
Amount of municipal tax on real estate, . . . . .	2,246 20

## Cash on Deposit in Banks, amount in each:—

First National Bank, Boston, . . . . .	\$60,289 40
Mount Vernon National Bank, Boston, . . . . .	50,000 00
Exchange National Bank, Boston, . . . . .	50,000 00
Merchants' National Bank, Salem, . . . . .	20,000 00

Whole amount of interest or profits received or earned, . . . . .	\$329,562 37
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> 2 per cent., 119,830 17 2 per cent., 120,519 89 </div>

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.

The total amount of loans, with each specified rate of interest: \$602,000, 4 per cent.; \$762,350, 4½ per cent.; \$395,000, 4¾ per cent.; \$583,600, 5 per cent.; \$30,000, 5¼ per cent.; \$30,000, 5¾ per cent.; \$317,600, 5½ per cent.; \$598,940, 6 per cent.; \$49,570, 6½ per cent.; \$11,700, 7 per cent.; \$54,525, 7⅓ per cent.

\* This bank was notified that this loan was illegal, and it has since been changed to United States bonds.



Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	162	
Aggregate amount of the same, . . . . .	\$227,035	00
Number of open accounts, . . . . .	15,917	
Number and amount of deposits received for previous year, . . . . .	8,455	693,136 00
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	554	312,748 00
Number and amount of withdrawals, . . . . .	8,537	898,782 39
Number of accounts opened the previous year, . . . . .	1,559	
Number of accounts closed the previous year, . . . . .	1,526	
Amount of expenses of the corporation during previous year, . . . . .		13,879 24
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner: August 29.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered, . . . . .	\$250,000	\$282,812 00	\$265,000 00
“ “ 4s, registered, . . . . .	170,000	203,150 00	170,000 00
“ “ 3½s, (continued 5s,) . . . . .	259,000	263,532 00	259,000 00
State, city, and town bonds:—			
State of Maine, . . . . .	7,000	7,017 00	7,000 00
“ of New Hampshire, . . . . .	1,000	1,040 00	1,000 00
“ of Massachusetts, . . . . .	5,000	5,037 00	5,000 00
City of Bath, Me., . . . . .	9,000	9,140 00	9,000 00
“ of Boston, . . . . .	100,000	113,000 00	100,000 00
“ of Bangor, Me., . . . . .	20,000	24,000 00	20,000 00
“ of Cambridge, . . . . .	15,000	15,900 00	15,000 00
“ of Charlestown, . . . . .	50,000	58,000 00	50,000 00
“ of Chelsea, . . . . .	17,000	19,960 00	17,000 00
“ of Fall River, . . . . .	60,000	72,800 00	60,000 00
“ of Holyoke, . . . . .	65,000	79,300 00	65,000 00
“ of Indianapolis, Ind., . . . . .	100,000	104,500 00	100,000 00
“ of Lynn, . . . . .	70,000	74,650 00	70,000 00
“ of Lowell, . . . . .	50,000	57,500 00	50,000 00
“ of Lawrence, . . . . .	71,000	82,400 00	71,000 00
“ of Malden, . . . . .	50,000	57,500 00	50,000 00
“ of Manchester, N.H., . . . . .	100,000	120,000 00	100,000 00
“ of New Bedford, . . . . .	9,000	9,090 00	9,000 00
“ of Providence, R.I., . . . . .	200,000	232,000 00	200,000 00
“ of Salem, . . . . .	110,000	126,050 00	110,000 00
“ of Somerville, . . . . .	119,000	122,782 00	119,000 00
Town of Arlington, . . . . .	10,000	11,600 00	10,000 00
“ of Everett, . . . . .	2,000	2,320 00	2,000 00
“ of Marblehead, . . . . .	22,000	26,180 00	22,000 00
“ of Milford, . . . . .	15,000	17,025 00	15,000 00
“ of Waltham, . . . . .	75,000	77,156 00	75,000 00
“ of Winchester, . . . . .	35,000	41,650 00	35,000 00
	\$2,066,000	\$2,317,091 00	\$2,081,000 00

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, . .	\$10,000	\$15,050 00	\$10,000 00
Atlas Nat'l Bank, Boston, . .	1,000	1,211 00	1,100 00
Blackstone Nat'l Bank, Boston, . .	7,300	7,920 00	8,700 00
Boylston Nat'l Bank, Boston, . .	2,500	2,950 00	3,000 00
City Nat'l Bank, Boston, . .	20,500	24,369 00	22,400 00
Columbian Nat'l Bank, Boston, . .	28,000	36,540 00	28,000 00
Commerce Nat'l Bank, Boston, . .	50,200	59,863 00	50,200 00
Freeman's Nat'l Bank, Boston, . .	11,400	13,224 00	12,500 00
Hamilton Nat'l Bank, Boston, . .	12,000	14,160 00	14,550 00
Merchandise Nat'l Bank, Boston, . .	12,400	12,400 00	12,400 00
Merchants' Nat'l Bank, Boston, . .	58,300	81,983 00	77,300 00
North Nat'l Bank, Boston, . .	27,400	35,277 00	28,400 00
Redemption Nat'l Bank, Boston, . .	12,500	16,375 00	17,500 00
Republic Nat'l Bank, Boston, . .	16,500	20,584 00	21,600 00
Revere Nat'l Bank, Boston, . .	49,800	56,772 00	50,300 00
Second Nat'l Bank, Boston, . .	17,300	26,296 00	18,100 00
Shawmut Nat'l Bank, Boston, . .	7,500	8,231 00	9,000 00
Suffolk Nat'l Bank, Boston, . .	10,000	11,700 00	12,100 00
Tremont Nat'l Bank, Boston, . .	20,000	22,800 00	20,000 00
Hide and Leather Nat'l B'k, Boston, . .	7,800	8,580 00	8,736 00
State Nat'l Bank, Boston, . .	4,000	4,920 00	4,600 00
Asiatic Nat'l Bank, Salem, . .	18,480	24,640 00	20,328 00
Exchange Nat'l Bank, Salem, . .	8,500	10,030 00	8,900 00
First Nat'l Bank, Salem, . .	13,400	16,482 00	14,740 00
Mercantile Nat'l Bank, Salem, . .	1,700	2,023 00	1,700 00
Merchants' Nat'l Bank, Salem, . .	48,150	67,410 00	48,150 00
Naumkeag Nat'l Bank, Salem, . .	9,800	15,386 00	13,230 00
Salem Nat'l Bank, Salem, . .	10,000	11,800 00	10,500 00
Home Nat'l Bank, Brockton, . .	10,000	11,500 00	10,000 00
Beverly Nat'l Bank, Beverly, . .	700	875 00	700 00
Marblehead Nat'l Bank, Marblehead, . .	2,000	2,240 00	2,000 00
Grand Nat'l Bank, Marblehead, . .	4,500	5,310 00	5,000 00
First Nat'l Bank, Chelsea, . .	10,000	12,500 00	12,500 00
	\$523,630	\$661,401 00	\$578,234 00

## SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated April 14, 1851. Number of corporators, 85.

LYSANDER N. PAINE, *President.*JOSEPH H. DYER, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$348,706 41	Public funds, . . . . .	\$13,150 00
Earnings undivided, . . . . .	9,901 45	Bank stock, . . . . .	113,824 62
Guaranty fund, . . . . .	6,672 87	Loans on bank stock, . . . . .	500 00
		Railroad bonds, . . . . .	40,080 00
		Real estate, . . . . .	1,330 29
		Real estate by foreclosure, . . . . .	79,054 90
		Loans on real estate, . . . . .	38,431 70
		Loans on personal security, . . . . .	40,288 96
		Loans to counties, cities, or towns, . . . . .	15,000 00
		Deposit in bank, on interest, . . . . .	2,290 50
		Furniture and safes, . . . . .	2,623 49
		Cash on hand, . . . . .	18,706 27
	\$365,280 73		\$365,280 73

## Loans on Bank Stock:—

On 8 shares Freeman's National Bank, Boston, and 4 shares Shawmut National Bank, Boston, . . . . .	\$500 00
Invested in real estate (for banking purposes), . . . . .	1,330 29
Estimated value of the same, . . . . .	1,075 00
Amount of real estate held by foreclosure, . . . . .	79,054 90
Assessed value of the same, . . . . .	71,840 00
Amount of income received from the same, . . . . .	4,264 81
Amount of municipal tax on real estate, . . . . .	1,179 60

## Cash on Deposit in Bank:—

Freeman's National Bank, Boston, . . . . .	\$2,290 50
Whole amount of interest or profits received or earned, . . . . .	\$17,608 36
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div>2 per cent., { 6,166 47</div> <div>1½ per cent., { 4,887 89</div> </div>

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of and including last extra dividend:  $3\frac{83}{100}$ 

The total amount of loans, with each specified rate of interest: \$2,500, 5 per cent.; \$36,867.70, 6 per cent.; \$30,791.68, 6½ per cent.; \$6,027.28, 7 per cent.; \$594.00, 7½ per cent.; \$540, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 74

Aggregate amount of the same, . . . . . 57,820 66

Amount of investments from which no income is received, . . . . . 35,442 46

Number of open accounts, . . . . . 1,705

Number and amount of deposits received for previous year, . . . . . 507 60,792 81

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 61 29,170 83

Number and amount of withdrawals, . . . . . 627 43,700 60

Number of accounts opened the previous year, . . . . . 189

Number of accounts closed the previous year, . . . . . 160

Amount of expenses of the corporation during previous year, . . . . . 2,000 00

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: Aug. 24.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Fall River 6s, . . .	\$2,000	\$2,360 00	\$2,400 00
of Bangor, Me., 6s, . . .	5,000	6,100 00	6,150 00
of Columbus, Ohio, 6s, . . .	4,000	4,640 00	4,600 00
	\$11,000	\$13,100 00	\$13,150 00

## BANK STOCK.

North America Nat'l Bank, Boston, .	\$1,300	\$1,443 00	\$1,490 88
Atlas Nat'l Bank, Boston, . . .	2,500	3,028 13	3,175 00
Blackstone Nat'l Bank, Boston, . .	2,000	2,170 00	2,500 00
Blue Hill Nat'l Bank, Milton, . . .	1,000	1,157 50	1,000 00
Boston Nat'l Bank, Boston, . . .	7,600	9,006 00	7,600 00
City Nat'l Bank, Boston, . . . . .	1,000	1,188 75	1,000 00
Central Nat'l Bank, Boston, . . .	5,000	3,712 50	10,432 50
Continental Nat'l Bank, Boston, . .	2,500	2,959 37	3,131 25
Eliot Nat'l Bank, Boston, . . . . .	5,000	5,950 00	6,000 00
Everett Nat'l Bank, Boston, . . .	5,000	5,650 00	6,575 00
Freeman's Nat'l Bank, Boston, . . .	8,000	9,280 00	8,000 00
Globe Nat'l Bank, Boston, . . . . .	2,500	2,675 00	3,562 50
Howard Nat'l Bank, Boston, . . . . .	1,500	1,830 00	1,500 00
Home Nat'l Bank, Brockton, . . . .	500	580 00	540 00
Mount Vernon Nat'l Bank, Boston, .	5,000	6,506 25	6,250 00
Manufacturers' Nat'l Bank, Boston, .	2,500	2,606 25	2,871 88
Market Nat'l Bank, Boston, . . . . .	1,000	1,000 00	1,190 00
Old Boston Nat'l Bank, Boston, . . .	2,000	2,410 00	3,300 00
First Nat'l Bank, Provincetown, . . .	5,400	8,370 00	6,820 00
Republic Nat'l Bank, Boston, . . . .	5,000	6,256 25	5,541 67
Revere Nat'l Bank, Boston, . . . . .	7,900	9,006 00	8,693 02
Second Nat'l Bank, Boston, . . . . .	1,700	2,584 00	1,700 00
State Nat'l Bank, Boston, . . . . .	10,100	12,423 00	10,100 00
Suffolk Nat'l Bank, Boston, . . . . .	3,000	3,547 50	4,187 50
Tremont Nat'l Bank, Boston, . . . . .	4,500	5,130 00	5,473 42
Webster Nat'l Bank, Boston, . . . . .	1,000	1,083 75	1,190 00
	\$94,500	\$111,553 25	\$113,824 62

## RAILROAD BONDS.

Fitchburg Railroad 5s, . . . . .	\$26,000	\$28,340 00	\$29,055 00
Boston, Rev. Beach & Lynn R. R. 6s,	5,000	5,625 00	5,825 00
Highland Street Railway 5s,* . . .	5,000	5,150 00	5,200 00
	\$36,000	\$39,115 00	\$40,080 00

\* This bank has been notified that this investment is illegal.

## SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated 1853. Number of corporators, 56.

F. A. BALL, *President.*

A. K. HAWKES, *Treasurer.*

### STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$796,776 53	Public funds, . . . . .	\$231,000 00
Earnings undivided, . . . . .	4,795 03	Bank stock, . . . . .	68,100 00
Guaranty fund, . . . . .	16,500 00	Loans on bank stock, . . . . .	2,800 00
		Railroad bonds, . . . . .	25,000 00
		Real estate, . . . . .	4,000 00
		Loans on real estate, . . . . .	355,269 45
		Loans on personal security, . . . . .	88,935 26
		Loans to countries, cities, or towns, . . . . .	3,750 00
		Deposit in banks on interest, . . . . .	38,000 00
		Cash on hand, . . . . .	1,216 85
	<u>\$818,071 56</u>		<u>\$818,071 56</u>

Loans on Bank Stock :—

On 28 shares Shelburne Falls National Bank,	. . . . .	\$2,800 00
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Invested in real estate (for banking purposes),	.	.	.	.	.	.	£4,000 00
Estimated value of the same, . . . . .	.	.	.	.	.	.	4,000 00
Amount of municipal tax on real estate, . . . . .	.	.	.	.	.	.	49 21

Cash on Deposit in Banks, amount in each :—

[illegible]

Whole amount of interest or profits received or earned,					\$43,278 50
Rate and amount of each semi-annual dividend for previous	} 2 per cent., {	14,266 29	}	2 per cent., {	14,986 68
year,					

Times for the dividends fixed by the by-laws: April 10 and October 10.

The total amount of loans, with each specified rate of interest: \$450,754.71,  
5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	378	
Aggregate amount of the same, . . . . .		294,954 71
Number of open accounts, . . . . .	3,303	
Number and amount of deposits received for previous year, . . . . .	2,131	163,952 33
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	134	75,338 62
Number and amount of withdrawals, . . . . .	1,266	127,126 64
Number of accounts opened the previous year, . . . . .	474	
Number of accounts closed the previous year, . . . . .	264	
Amount of expenses of the corporation during previous year, . . . . .		1,874 01
Amount of treasurer's bond, . . . . .		15,000 00
Date of examination by commissioner: June 6.		



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s, . . . .	\$25,000	\$25,000 00	\$25,000 00
“ “ 4s, . . . .	30,000	35,000 00	30,000 00
“ “ 4½s, . . . .	65,000	72,500 00	65,000 00
City bonds:—			
City of Boston 6s, . . . .	30,000	35,000 00	30,000 00
of Boston 5s, . . . .	20,000	22,000 00	20,000 00
of Fall River 6s, . . . .	29,000	34,000 00	29,000 00
of Fall River 5s, . . . .	20,000	22,000 00	20,000 00
of Lynn 6s, . . . .	7,000	8,000 00	7,000 00
of Lynn 5s, . . . .	5,000	5,500 00	5,000 00
	\$231,000	\$259,000 00	\$231,000 00

## BANK STOCK.

Shelburne Falls Nat'l Bank, Shelburne Falls, . . . .	\$26,200	\$34,000 00	\$26,200 00
First Nat'l Bank, Northampton, . .	17,000	20,000 00	17,000 00
Conway Nat'l Bank, Conway, . .	11,900	13,000 00	11,900 00
Adams Nat'l Bank, Adams, . .	5,000	6,500 00	5,000 00
Redemption Nat'l Bank, Boston, . .	5,000	6,500 00	5,000 00
Pittsfield Nat'l Bank, Pittsfield, . .	3,000	4,100 00	3,000 00
	\$68,100	\$84,100 00	\$68,100 00

## RAILROAD BONDS.

Fitchburg Railroad 5s, . . . .	\$25,000	\$27,500 00	\$25,000 00
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## SOUTH ADAMS SAVINGS BANK — ADAMS.

Incorporated 1869. Number of corporators, 9.

HENRY J. BLISS, *President*.H. H. WELLINGTON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$519,232 84	Public funds, . . . . .	\$86,000 00
Earnings undivided, . . . . .	9,582 06	Bank stock, . . . . .	35,850 00
Guaranty fund, . . . . .	10,250 00	Real estate by foreclosure, . . . . .	7,600 00
		Loans on real estate, . . . . .	199,231 00
		Loans on personal security,* . . . . .	185,336 50
		Deposit in bank on interest, . . . . .	19,420 59
		Expense account, . . . . .	510 39
		Premiums, . . . . .	4,725 00
		Insurance, . . . . .	19 68
		Cash on hand, . . . . .	371 74
	\$539,064 90		\$539,064 90

Amount of real estate held by foreclosure, . . . . .	7,600 00
Assessed value of the same, . . . . .	5,700 00
Amount of income received from the same, . . . . .	360 00
Amount of municipal tax on real estate, . . . . .	89 40

## Cash on Deposit in Bank: —

First National Bank, Adams, . . . . .	\$19,420 59
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Whole amount of interest or profits received or earned, . . . . .	\$29,203 36
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	9,037 54
year, . . . . . } 2 per cent., {	9,586 87

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.

The total amount of loans, with each specified rate of interest: \$91,000, 5 per cent.; \$234,822.50, 6 per cent.; \$28,000, 6½ per cent.; \$29,445, 7 per cent.; \$1,300, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 117

Aggregate amount of the same, . . . . .	97,567 50
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Amount of investments from which no income is received, . . . . .	300 00
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Number of open accounts, . . . . . 1,509

Number and amount of deposits received for previous year, . . . . .	4,357	142,941 96
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	100	57,353 82
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Number and amount of withdrawals, . . . . .	744	96,685 40
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Number of accounts opened the previous year, . . . . .	323
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Number of accounts closed the previous year, . . . . .	204
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Amount of expenses of the corporation during previous year, . . . . .	1,589 82
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Amount of treasurer's bond, . . . . .	50,000 00
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Date of examination by commissioner: June 5.

\*This bank has been notified that these loans have exceeded the legal limit.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3½s, extended, . . .	\$2,000	\$2,040 00	\$2,000 00
“ “ 4s, consols, . . .	17,000	20,230 00	17,000 00
“ “ 4½s, funded loan, 1891,	11,000	12,320 00	11,000 00
City and town bonds:—			
City of Somerville 5s, 1887, . . .	5,000	5,250 00	5,000 00
Town of Adams 4s, 1884, . . .	11,000	11,110 00	11,000 00
of Adams 4s, 1885, . . .	11,000	11,220 00	11,000 00
of Adams 6s, 1893, . . .	20,000	24,000 00	20,000 00
of Clarksburg 4s, . . .	9,000	9,000 00	9,000 00
	\$86,000	\$95,170 00	\$86,000 00

## BANK STOCK.

First Nat'l Bank, Adams, . . .	\$18,600	\$26,040 00	\$18,600 00
Adams Nat'l Bank, North Adams, . .	2,500	3,500 00	2,500 00
Lee Nat'l Bank, Lee, . . .	1,750	2,200 00	1,750 00
Berkshire Nat'l Bank, North Adams,	7,500	8,625 00	7,500 00
Franklin Co. Nat'l Bank, Greenfield,	2,500	3,500 00	2,500 00
First Nat'l Bank, Woburn, . . .	2,500	3,750 00	2,500 00
Third Nat'l Bank, Pittsfield, . . .	500	575 00	500 00
	\$35,850	\$48,190 00	\$35,850 00

## SOUTHBIDGE SAVINGS BANK—SOUTHBIDGE.

Incorporated 1848. Number of corporators, 82.

ROBERT H. COLE, *President*.CHARLES D. MONROE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,076,664 16	Public funds, . . . . .	\$481,000 00
Earnings undivided, . . . . .	24,406 81	Loans on public funds, . . . . .	20,000 00
Guaranty fund, . . . . .	14,800 00	Bank stock, . . . . .	57,139 88
		Loans on bank stock, . . . . .	1,300 00
		Railroad bonds, . . . . .	50,000 00
		Loans on real estate, . . . . .	203,900 00
		Loans on personal security, . . . . .	251,300 00
		Deposit in bank on interest, . . . . .	36,336 59
		Expense account, . . . . .	602 61
		Steel safe, . . . . .	1,500 00
		Premium account, . . . . .	11,650 00
		Loans on bank books, . . . . .	800 00
		Cash on hand, . . . . .	341 89
	\$1,115,870 97		\$1,115,870 97

## Loans on Public Funds:—

On \$20,000 United States bonds, . . . . . \$20,000 00

## Loans on Bank Stock, amount on each:—

On 10 shares Southbridge National Bank, Southbridge, . . . . . \$700 00

On 6 shares Blackstone National Bank, Boston, . . . . . 600 00

## Cash on Deposit in Banks, amount in each:—

Southbridge National Bank, Southbridge, . . . . . \$28,000 00

Maverick National Bank, Boston, . . . . . 8,336 59

Whole amount of interest or profits received or earned, . . . . . \$55,008 22

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent.,	19,842 37
	2 per cent.,	20,232 67

Times for the dividends fixed by the by-laws: first Wednesday in January and July.

Average annual per cent. of dividends for the term ending at time of and including last extra dividend: 5.

The total amount of loans, with each specified rate of interest: \$25,000, 4 per cent.; \$225,000, 4½ per cent.; \$6,000, 5 per cent.; \$107,400, 6 per cent.; \$71,600, 6½ per cent.; \$51,300, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 98

Aggregate amount of the same, . . . . . 89,800 00

Amount of investments from which no income is received, . . . . . 1,500 00

Number of open accounts, . . . . . 2,923

Number and amount of deposits received for previous year, . . . . . 1,641 148,570 26

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 121 65,792 26

Number and amount of withdrawals, . . . . . 1,160 146,691 99

Number of accounts opened the previous year, . . . . . 399

Number of accounts closed the previous year, . . . . . 303

Amount of expenses of the corporation during previous year, . . . . . 2,648 12

Amount of treasurer's bond, . . . . . 30,000 00

Date of examination by commissioner: May 16.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, 1907, . . . .	\$30,000	\$35,700 00	\$30,000 00
“ “ 4½s, 1891, . . . .	135,000	151,200 00	135,000 00
City and town bonds:—			
City of Cambridge 6s, . . . .	21,000	25,620 00	21,000 00
of Charlestown 6s, . . . .	13,000	14,950 00	13,000 00
of Lynn 6s, . . . .	8,000	9,200 00	8,000 00
of Newton 6s, . . . .	5,000	6,500 00	5,000 00
of Salem 5s, . . . .	10,000	11,500 00	10,000 00
of Waterbury, Conn., 7s, . . . .	10,000	13,300 00	10,000 00
of Chelsea 6s, . . . .	12,000	13,800 00	12,000 00
of Chelsea 4½s, . . . .	18,000	18,720 00	18,000 00
of Holyoke 6s, . . . .	20,000	24,800 00	20,000 00
of Lawrence 6s, . . . .	10,000	11,900 00	10,000 00
of New Bedford 6s, . . . .	5,000	6,650 00	5,000 00
of New Bedford 5s, . . . .	10,000	11,400 00	10,000 00
of Newburyport 5s, . . . .	4,000	4,000 00	4,000 00
of Springfield 7s, . . . .	10,000	11,300 00	10,000 00
of Worcester 6s, . . . .	10,000	11,800 00	10,000 00
of Fall River 6s, . . . .	26,000	31,550 00	26,000 00
of Portland 6s, . . . .	9,000	9,810 00	9,000 00
of Fitchburg 6s, . . . .	5,000	5,750 00	5,000 00
Town of Arlington 6s, . . . .	10,000	11,600 00	10,000 00
of Brookline 7s, . . . .	20,000	27,000 00	20,000 00
of Malden 6s, . . . .	20,000	24,800 00	20,000 00
of Northampton 6s, . . . .	20,000	24,800 00	20,000 00
of Pawtucket, R.I., 5s, . . . .	20,000	23,600 00	20,000 00
of Beverly 4s, . . . .	10,000	10,200 00	10,000 00
of Woburn 6s, . . . .	10,000	11,800 00	10,000 00
	\$481,000	\$563,250 00	\$481,000 00

## BANK STOCK.

Blackstone Nat'l Bank, Boston, . .	\$4,000	\$4,320 00	\$4,000 00
Boylston Nat'l Bank, Boston, . .	1,800	2,200 00	1,800 00
City Nat'l Bank, Boston, . .	1,200	1,460 00	1,200 00
Columbian Nat'l Bank, Boston, . .	500	650 00	500 00
Freeman's Nat'l Bank, Boston, . .	10,000	11,500 00	13,400 00
New England Nat'l Bank, Boston, . .	2,200	3,100 00	2,200 00
Revere Nat'l Bank, Boston, . .	2,500	2,775 00	2,500 00
Washington Nat'l Bank, Boston, . .	2,000	2,800 00	2,000 00
Boston Nat'l Bank, Boston, . .	1,000	1,300 00	1,150 00
Suffolk Nat'l Bank, Boston, . .	5,000	6,100 00	6,050 00
Commerce Nat'l Bank, Boston, . .	1,000	1,180 00	1,236 25
Atlas Nat'l Bank, Boston, . .	500	600 00	635 63
City Nat'l Bank, Worcester, . .	1,800	2,000 00	2,016 00
Quinsigamond Nat'l B'k, Worcester, . .	2,000	2,480 00	2,380 00
Leicester Nat'l Bank, Leicester, . .	1,400	1,680 00	1,582 00
Southbridge N'l Bank, Southbridge, . .	13,800	19,320 00	14,490 00
	\$50,700	\$63,465 00	\$57,139 88



## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad 7s, .	\$10,000	\$12,300 00	\$10,000 00
Boston and Lowell Railroad 7s, .	20,000	25,000 00	20,000 00
Boston and Maine Railroad 7s, .	10,000	12,500 00	10,000 00
Old Colony Railroad 7s, . . .	10,000	12,500 00	10,000 00
	\$50,000	\$62,300 00	\$50,000 00

## SOUTH BOSTON SAVINGS BANK — BOSTON.

Incorporated 1863. Number of corporators, 71.

GEORGE E. ALDEN, *President*.GEORGE W. ELLIS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,147,622 09	Public funds, . . . . .	\$138,935 75
Earnings undivided, . . . . .	17,515 27	Bank stock, . . . . .	94,800 00
Guaranty fund, . . . . .	27,500 00	Railroad bonds, . . . . .	1,450 00
Charges on mortgages, . . . . .	406 04	Loans on railroad bonds, . . . . .	5,000 00
Earnings undivided reserved to meet estimated losses on real estate, . . . . .	20,000 00	Real estate, . . . . .	60,642 32
		Real estate by foreclosure, . . . . .	127,407 90
		Loans on real estate, . . . . .	438,405 00
		Loans on personal security, . . . . .	300,000 00
		Deposit in bank, on interest, . . . . .	39,493 98
		Furniture and fixtures, . . . . .	500 00
		Cash on hand, . . . . .	6,408 45
	\$1,213,043 40		\$1,213,043 40

## Loans on Railroad Bonds : —

On \$7,000 Fitchburg Railroad 6s, . . . . .	\$5,000 00
Invested in real estate (for banking purposes), . . . . .	\$60,642 32
Estimated value of the same, . . . . .	60,642 32
Amount of real estate held by foreclosure, . . . . .	127,407 90
Assessed value of the same, . . . . .	120,100 00
Amount of income received from the same, . . . . .	8,720 45
Amount of municipal tax on real estate, . . . . .	2,708 24

## Cash on Deposit in Bank : —

Maverick National Bank, Boston, . . . . .	\$39,493 98
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Whole amount of interest or profits received or earned, . . . . .	\$60,908 61
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Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 19,586 95
	2 per cent., { 20,610 65

Times for the dividends fixed by the by-laws: Third Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$50,000, 4 per cent.; \$145,000, 4½ per cent.; \$25,000, 4¾ per cent.; \$67,500, 5 per cent.; \$57,500, 5½ per cent.; \$208,055, 6 per cent.; \$73,500, 6½ per cent.; \$79,650, 7 per cent.; \$20,600, 7½ per cent.; \$16,600, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 151

Aggregate amount of the same, . . . . .	201,625 00
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Amount of investments from which no income is received, . . . . .	5,000 00
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Number of open accounts, . . . . .	8,624
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Number and amount of deposits received for previous year, . . . . .	7,436 338,840 78
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	224 117,995 25
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Number and amount of withdrawals, . . . . .	4,673 276,778 39
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Number of accounts opened the previous year, . . . . .	1,167
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Number of accounts closed the previous year, . . . . .	762
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Amount of expenses of the corporation during previous year, . . . . .	5,630 67
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Amount of treasurer's bond, . . . . .	40,000 00
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Date of examination by commissioner: March 20.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . .	\$20,000	\$20,350 00	\$20,000 00
City and town bonds:—			
City of Bangor, Me., . . . .	8,000	9,280 00	7,320 00
of Portland, Me., . . . .	15,000	18,000 00	13,775 00
of New London, Conn., . . . .	10,000	13,200 00	10,000 00
of Norwich, Conn., . . . .	30,000	33,780 00	30,000 00
of Chelsea, . . . .	7,000	8,190 00	6,860 00
of Somerville, . . . .	10,000	10,475 00	10,000 00
of Fall River, . . . .	10,000	12,500 00	10,000 00
of Brockton, . . . .	20,000	20,462 50	20,000 00
Town of Everett, . . . .	1,000	1,170 00	980 75
of Scituate, . . . .	10,000	10,100 00	10,000 00
	\$141,000	\$157,507 50	\$138,935 75

## BANK STOCK.

Atlas Nat'l Bank, Boston, . . . .	\$11,100	\$13,431 00	\$11,100 00
Commerce Nat'l Bank, Boston, . . . .	7,500	8,925 00	7,500 00
Columbian Nat'l Bank, Boston, . . . .	6,000	7,830 00	6,000 00
Eliot Nat'l Bank, Boston, . . . .	10,000	11,900 00	10,000 00
Globe Nat'l Bank, Boston, . . . .	6,000	6,420 00	6,000 00
Massachusetts Nat'l Bank, Boston, . . . .	4,500	5,040 00	4,500 00
Merchandise Nat'l Bank, Boston, . . . .	2,300	2,300 00	2,300 00
North America Nat'l Bank, Boston, . . . .	4,500	4,983 75	4,500 00
Shoe and Leather Nat'l Bank, Boston, . . . .	500	525 62	500 00
Suffolk Nat'l Bank, Boston, . . . .	5,000	5,850 00	5,000 00
Third Nat'l Bank, Boston, . . . .	6,500	6,565 00	6,500 00
Traders' Nat'l Bank, Boston, . . . .	2,600	2,340 00	2,600 00
Tremont Nat'l Bank, Boston, . . . .	15,000	17,250 00	15,000 00
Webster Nat'l Bank, Boston, . . . .	13,300	14,413 88	13,300 00
	\$94,800	\$107,774 25	\$94,800 00

## RAILROAD BONDS.

New Bedford Railroad, . . . .	\$1,000	\$1,220 00	\$1,000 00
Eastern Railroad, . . . .	1,000	1,095 00	450 00
	\$2,000	\$2,315 00	\$1,450 00

## SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

Incorporated April 2, 1834. Number of corporators, 65.

PEREZ SIMMONS, *President.*EBENZER T. FOGG, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$443,859 73	Bank stock, . . . . .	\$58,800 00
Earnings undivided, . . . . .	5,009 38	Real estate by foreclosure, . . . . .	42,700 00
Guaranty fund, . . . . .	6,536 00	Loans on real estate, . . . . .	266,428 13
		Loans on personal security, . . . . .	42,525 00
		Loans to counties, cities, or towns, . . . . .	30,480 00
		Deposit in banks on interest, . . . . .	12,896 88
		Loans on bank books, . . . . .	625 00
		Cash on hand, . . . . .	950 10
	\$455,405 11		\$455,405 11

Amount of real estate held by foreclosure, . . . . .	\$42,700 00
Assessed value of the same, . . . . .	41,650 00
Amount of income received from the same, . . . . .	1,785 00
Amount of municipal tax on real estate, . . . . .	462 50

## Cash on Deposit in Banks, amount in each:—

Commonwealth National Bank, Boston, . . . . .	\$2,357 79
Manufacturers' National Bank, Boston, . . . . .	10,539 09

Whole amount of interest or profits received or earned, . . . . .	\$20,618 11
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div>2 per cent.,</div> <div>8,766 53</div> </div>
	<div> <div>2 per cent.,</div> <div>8,817 41</div> </div>

Times for the dividends fixed by the by-laws: last Saturday in February and August.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $7\frac{1}{2}$ .The total amount of loans, with each specified rate of interest: \$20,000,  $4\frac{3}{4}$  per cent.; \$32,095, 5 per cent.; \$28,150,  $5\frac{1}{2}$  per cent.; \$163,784.84, 6 per cent.; \$96,028.29, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 356

Aggregate amount of the same, . . . . . 244,019 24

Amount of investments from which no income is received, . . . . . 8,400 00

Number of open accounts, . . . . . 1,174

Number and amount of deposits received for previous year, . . . . . 325 38,875 37

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 37 19,390 00

Number and amount of withdrawals, . . . . . 418 42,719 97

Number of accounts opened the previous year, . . . . . 98

Number of accounts closed the previous year, . . . . . 85

Amount of expenses of the corporation during previous year, . . . . . 1,175 00

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: July 25.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Eliot Nat'l Bank, Boston, . . .	\$800	\$880 00	\$800 00
Eagle Nat'l Bank, Boston, . . .	2,300	2,576 00	2,300 00
Fourth Nat'l Bank, Boston, . . .	4,000	4,400 00	4,000 00
Globe Nat'l Bank, Boston, . . .	300	321 00	300 00
Howard Nat'l Bank, Boston, . . .	1,400	1,708 00	1,400 00
Hamilton Nat'l Bank, Boston, . . .	1,500	1,770 00	1,500 00
Merchants' Nat'l Bank, Boston, . . .	1,500	2,100 00	1,500 00
Massachusetts Nat'l Bank, Boston, . . .	500	560 00	500 00
North Nat'l Bank, Boston, . . .	4,500	5,760 00	4,500 00
Shawmut Nat'l Bank, Boston, . . .	1,300	1,417 00	1,300 00
New England Nat'l Bank, Boston, . . .	1,000	1,350 00	1,000 00
Webster Nat'l Bank, Boston, . . .	2,000	2,160 00	2,000 00
Merchandise Nat'l Bank, Boston, . . .	1,000	1,000 00	1,000 00
Revere Nat'l Bank, Boston, . . .	4,800	5,454 00	4,800 00
Washington Nat'l Bank, Boston, . . .	1,600	2,160 00	1,600 00
Atlantic Nat'l Bank, Boston, . . .	1,000	1,500 00	1,300 00
City Nat'l Bank, Boston, . . .	2,300	2,714 00	2,300 00
Columbian Nat'l Bank, Boston, . . .	3,200	4,160 00	4,000 00
Second Nat'l Bank, Boston, . . .	1,700	2,584 00	1,900 00
Union Nat'l Bank, Boston, . . .	1,000	1,400 00	1,133 00
Commerce Nat'l Bank, Boston, . . .	3,000	3,570 00	4,000 00
Boston Nat'l Bank, Boston, . . .	1,800	2,124 00	2,016 00
Traders' Nat'l Bank, Boston, . . .	2,800	2,576 00	2,800 00
Hingham Nat'l Bank, Hingham, . . .	2,800	2,800 00	3,556 00
Union Market N'l B'k, Watertown, . . .	2,600	2,808 00	2,995 00
Union Nat'l Bank, Weymouth, . . .	4,300	5,002 00	4,300 00
	\$55,000	\$64,854 00	\$58,800 00



## SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated 1868. Number of corporators, 34.

JOSIAH REED, *President*.A. E. VINING, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$363,419 73	Public funds, . . . . .	\$10,000 00
Earnings undivided, . . . . .	11,759 33	Bank stock, . . . . .	138,316 12
Guaranty fund, . . . . .	6,000 00	Loans on bank stock, . . . . .	1,100 00
		Real estate by foreclosure, . . . . .	13,775 00
		Loans on real estate, . . . . .	142,261 00
		Loans on personal security, . . . . .	72,130 87
		Deposit in bank on interest, . . . . .	2,909 02
		Expense account, . . . . .	408 67
		Suspense account, . . . . .	13 75
		Taxes, . . . . .	204 08
		Cash on hand, . . . . .	60 55
	<hr/> \$381,179 06		<hr/> \$381,179 06

## Loans on Bank Stock, amount on each :—

On 5 shares Union National Bank, Weymouth, . . . . .	\$200 00
On 9 shares First National Bank, South Weymouth, . . . . .	900 00

Amount of real estate held by foreclosure, . . . . .	\$13,775 00
Assessed value of the same, . . . . .	13,600 00
Amount of income received from the same, . . . . .	1,032 84
Amount of municipal tax on real estate, . . . . .	204 08

## Cash on Deposit in Bank :—

First National Bank, South Weymouth, . . . . .	\$2,909 02
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Whole amount of interest or profits received or earned, . . . . .	\$22,209 20
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div> <math>2\frac{1}{2}</math> per cent., </div> <div> 8,182 57 </div> </div> <div> <math>2</math> per cent., </div> <div> 6,883 42 </div>

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $7\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$14,500, 5 per cent.; \$17,500,  $5\frac{1}{2}$  per cent.; \$171,956.88, 6 per cent.; \$1,034.99,  $6\frac{1}{2}$  per cent.; \$10,500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 152

Aggregate amount of the same, . . . . . 121,541 78

Number of open accounts, . . . . . 968

Number and amount of deposits received for previous year, . . . . . 553 56,784 29

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 58 30,090 24

Number and amount of withdrawals, . . . . . 354 45,532 01

Number of accounts opened the previous year, . . . . . 135

Number of accounts closed the previous year, . . . . . 76

Amount of expenses of the corporation during previous year, . . . . . 1,116 15

Amount of treasurer's bond, . . . . . 10,030 00

Date of examination by commissioner: October 5.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Fall River 4s, . . .	\$5,000	\$5,100 00	\$5,000 00
of Worcester 4½s, . . .	5,000	5,375 00	5,000 00
	<u>\$10,000</u>	<u>\$10,475 00</u>	<u>\$10,000 00</u>

## BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	\$4,000	\$5,860 00	\$5,540 25
Boston Nat'l Bank, Boston, . .	7,500	8,887 50	8,203 99
Columbian Nat'l Bank, Boston, .	3,900	5,070 00	4,994 62
Commerce Nat'l Bank, Boston, .	5,000	5,962 50	5,000 00
Continental Nat'l Bank, Boston, .	3,000	3,461 00	3,382 75
Eliot Nat'l Bank, Boston, . . .	5,600	6,608 00	6,095 88
Eagle Nat'l Bank, Boston, . . .	1,500	1,691 25	1,864 00
Globe Nat'l Bank, Boston, . . .	4,000	4,280 00	5,014 25
Hide and Leather Nat'l B'k, Boston,	3,000	3,307 50	3,352 50
Howard Nat'l Bank, Boston, . .	7,000	8,540 00	7,580 00
Merchants' Nat'l Bank, Boston, .	3,500	4,917 50	4,575 87
Manufacturers' Nat'l Bank, Boston,	7,500	7,818 75	7,238 75
Market Nat'l Bank, Boston, . .	2,000	2,000 00	2,210 00
New England Nat'l Bank, Boston, .	4,000	5,400 00	5,450 50
North America Nat'l Bank, Boston,	6,000	6,660 00	6,530 25
Redemption Nat'l Bank, Boston, .	7,500	9,825 00	9,541 50
Revere Nat'l Bank, Boston, . . .	4,500	5,175 00	5,445 00
Republic Nat'l Bank, Boston, . .	4,000	5,005 00	5,077 50
Shawmut Nat'l Bank, Boston, . .	10,000	10,975 00	11,853 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,256 50	5,925 00
S. Weymouth N'l B'k, S. Weymouth,	4,000	5,200 00	4,651 00
Second Nat'l Bank, Boston, . . .	2,000	3,002 50	2,915 00
Suffolk Nat'l Bank, Boston, . . .	1,800	2,128 50	2,184 75
Tremont Nat'l Bank, Boston, . .	3,700	4,227 00	4,644 62
Webster Nat'l Bank, Boston, . .	8,600	9,309 50	9,045 14
	<u>\$118,600</u>	<u>\$140,568 00</u>	<u>\$138,316 12</u>

## SPENCER SAVINGS BANK — SPENCER.

Incorporated 1871. Number of corporators, 26.

ERASTUS JONES, *President.*A. T. JONES, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$334,125 89	Public funds, . . . .	\$63,000 00
Earnings undivided, . .	7,232 98	Bank stock, . . . .	31,600 00
Guaranty fund, . . .	3,650 00	Loans on bank stock, . . .	7,000 00
		Railroad bonds, . . . .	5,000 00
		Loans on real estate, . . .	125,532 00
		Loans on personal security, .	56,369 00
		Loans to counties, cities, or towns, . . . .	44,250 00
		Deposit in banks on interest, .	4,565 90
		Expense account, . . . .	423 35
		Premium account, . . . .	7,268 62
	\$345,008 87		\$345,008 87

## Loans on Bank Stock, amount on each : —

On 10 shares Spencer National Bank, . . . . .	\$1,000 00
On 30 shares Spencer National Bank; 20 shares Manufacturers' National Bank, Boston; 10 shares Webster National Bank, Webster, . . . .	\$6,000 00

## Cash on Deposit in Bank : —

Spencer National Bank, . . . . .	\$4,565 90
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Whole amount of interest or profits received or earned, . . . . \$16,264 02

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	5,507 23
	2 per cent., {	5,860 66

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$88,750, 4½ per cent.; \$5,500, 5 per cent.; \$2,500, 5½ per cent.; \$136,401, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 108

Aggregate amount of the same, . . . . . 107,107 00

Number of open accounts, . . . . . 1,290

Number and amount of deposits received for previous year, . . . . 1,507 91,658 46

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 72 24,712 00

Number and amount of withdrawals, . . . . . 714 66,084 86

Number of accounts opened the previous year, . . . . . 379

Number of accounts closed the previous year, . . . . . 251

Amount of expenses of the corporation during previous year, . . . . 900 00

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: July 10.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . .	\$12,000	\$14,340 00	\$12,000 00
City and town bonds:—			
City of New Bedford 4s, . . .	5,000	5,000 00	5,000 00
of Belfast, Me., 6s, . . . .	3,000	3,022 50	3,000 00
Bangor, Me., 7s, . . . .	3,000	3,397 50	3,000 00
of Springfield 7s, . . . .	2,000	2,120 00	2,000 00
of Lynn 4s, . . . .	10,000	10,000 00	10,000 00
Town of Peabody 4s, . . . .	10,000	10,000 00	10,000 00
of Beverly 4s, . . . .	12,000	12,345 00	12,000 00
of Northampton 6s, . . . .	1,000	1,190 00	1,000 00
of Hopkinton 4s, . . . .	5,000	5,000 00	5,000 00
	\$63,000	\$66,415 00	\$63,000 00

## BANK STOCK.

Hide and Leather Nat'l B'k, Boston,	\$300	\$334 50	\$300 00
North Nat'l Bank, Boston, . .	2,000	2,582 50	2,000 00
Commonwealth Nat'l Bank, Boston,	5,600	6,216 00	5,600 00
Webster Nat'l Bank, Boston, . .	1,100	1,188 00	1,100 00
State Nat'l Bank, Boston, . . .	1,500	1,856 25	1,500 00
Redemption Nat'l Bank, Boston, .	600	781 50	600 00
Mechanics' Nat'l Bank, Worcester, .	2,500	3,000 00	2,500 00
City Nat'l Bank, Worcester, . . .	3,200	3,776 00	3,200 00
First Nat'l Bank, Worcester, . . .	1,200	1,920 00	1,200 00
Central Nat'l Bank, Worcester, . .	500	705 00	500 00
Spencer Nat'l Bank, Spencer, . . .	8,500	9,350 00	8,500 00
Westborough N'l B'k, Westborough,	700	749 00	700 00
Leicester Nat'l Bank, Leicester, . .	1,400	1,610 00	1,400 00
Webster Nat'l Bank, Webster, . . .	2,500	2,500 00	2,500 00
	\$31,600	\$36,568 75	\$31,600 00

## RAILROAD BONDS.

Eastern Railroad, . . . .	\$5,000	\$5,475 00	\$5,000 00
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## SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

Incorporated 1854. Number of corporators, 40.

JOSEPH C. PYNCHON, *President*.DANIEL J. MARSH, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$1,576,993 26	Public funds, . . . .	\$68,500 00
Earnings undivided, . .	3,170 89	Bank stock, . . . .	80,600 00
Guaranty fund, . . .	20,000 00	Loans on bank stock, . .	14,700 00
		Real estate, . . . .	139,721 94
		Real estate by foreclosure, .	97,975 00
		Loans on real estate, . .	881,285 00
		Loans on personal security, .	273,850 00
		Deposit in banks on interest, .	28,000 00
		Expense account, . . . .	41 13
		Personal property, . . . .	6,000 00
		Premium account, . . . .	3,037 50
		Profit and loss, . . . .	5,226 06
		Cash on hand, . . . .	1,227 52
	<u>\$1,600,164 15</u>		<u>\$1,600,164 15</u>

## Loans on Bank Stock, amount on each :—

On 28 shares First National Bank, Springfield; 8 shares Second National Bank, Springfield, and 5 shares Third National Bank, Springfield, . . .	\$4,100 00
On 20 shares City National Bank, Springfield, and 10 shares Chapin National Bank, Springfield, . . . . .	3,000 00
On 30 shares City National Bank, Springfield, . . . . .	3,000 00
On 6 shares Second National Bank, Springfield, . . . . .	600 00
On 20 shares Third National Bank, Springfield, . . . . .	600 00
On 5 shares Palmer National Bank, Palmer, . . . . .	500 00
On 3 shares Third National Bank, Springfield, . . . . .	300 00
On 5 shares Monson National Bank, Monson, . . . . .	300 00
On 10 shares Third National Bank, Springfield; 10 shares Boston and Albany Railroad, and 15 shares New York and New Haven Railroad, . . . . .	2,000 00
On 15 shares First National Bank, Springfield, . . . . .	300 00

Invested in real estate (for banking purposes), . . . . .	\$139,721 94
Estimated value of the same, . . . . .	139,721 94
Amount of real estate held by foreclosure, . . . . .	97,975 00
Assessed value of the same, . . . . .	84,600 00
Amount of income received from the same, . . . . .	6,660 15
Amount of municipal tax on real estate, . . . . .	2,151 25

## Cash on Deposit in Banks, amount in each :—

Agawam National Bank, Springfield, . . . . .	\$10,000 00
Second National Bank, Springfield, . . . . .	10,000 00
Pynchon National Bank, Springfield, . . . . .	8,000 00

Whole amount of interest or profits received or earned, . . . . .	\$69,804 39
Rate and amount of each semi-annual dividend for previous } $1\frac{1}{2}$ per cent., {	20,782 11
year, . . . . . } 2 per cent., {	28,843 69

Times for the dividends fixed by the by-laws: January 15 and July 15.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.



The total amount of loans, with each specified rate of interest: \$1,169,835,  
5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	207	
Aggregate amount of the same, . . . . .	\$295,485	00
Amount of investments from which no income is received, . . . . .	15,900	00
Number of open accounts, . . . . .	6,176	
Number and amount of deposits received for previous year, . . . . .	6,489	502,486 10
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	382	239,182 45
Number and amount of withdrawals, . . . . .	4,065	402,845 48
Number of accounts opened the previous year, . . . . .	1,406	
Number of accounts closed the previous year, . . . . .	1,044	
Amount of expenses of the corporation during previous year, . . . . .		4,945 00
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner: September 28.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States old 6s, registered, . . . . .	\$10,000	\$10,100 00	\$10,000 00
“ “ 4s, registered, . . . . .	700	833 00	700 00
“ “ 4s, continued, . . . . .	50,200	59,738 00	50,200 00
“ “ 4½s, continued, . . . . .	600	678 00	600 00
City bonds:—			
City of Springfield water bonds, . . . . .	7,000	8,050 00	7,000 00
	\$68,500	\$79,399 00	\$68,500 00

## BANK STOCK.

Agawam Nat'l Bank, Springfield, . . . . .	\$12,000	\$15,000 00	\$12,000 00
Chapin Nat'l Bank, Springfield, . . . . .	12,000	15,000 00	12,000 00
John Hancock N'l Bank, Springfield, . . . . .	11,500	13,800 00	11,500 00
Pyncheon Nat'l Bank, Springfield, . . . . .	10,900	18,530 00	10,900 00
Chicopee Nat'l Bank, Springfield, . . . . .	7,000	10,850 00	7,000 00
City Nat'l Bank, Springfield, . . . . .	5,000	6,250 00	5,000 00
Second Nat'l Bank, Springfield, . . . . .	4,800	8,160 00	4,800 00
Ware Nat'l Bank, Ware, . . . . .	5,500	6,325 00	5,500 00
City Nat'l Bank, Worcester, . . . . .	5,600	6,440 00	5,600 00
First Nat'l Bank, Chicopee, . . . . .	3,800	5,890 00	3,800 00
Hadley Falls Nat'l Bank, Holyoke, . . . . .	1,500	2,250 00	1,500 00
Monson Nat'l Bank, Monson, . . . . .	1,000	1,500 00	1,000 00
	\$80,600	\$109,995 00	\$80,600 00

## SPRINGFIELD INSTITUTION FOR SAVINGS — SPRINGFIELD.

Incorporated 1827. Number of corporators, 66.

J. M. THOMPSON, *President*.HENRY S. LEE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$7,611,100 17	Public funds, . . . . .	\$2,328,100 00
Earnings undivided, . . . . .	73,098 73	Loans on public funds, . . . . .	17,250 00
Guaranty fund, . . . . .	110,000 00	Bank stock, . . . . .	762,800 00
		Loans on bank stock, . . . . .	108,300 00
		Railroad bonds, . . . . .	368,000 00
		Loans on railroad bonds, . . . . .	2,800 00
		Loans on railroad stocks, . . . . .	28,750 00
		Real estate, . . . . .	104,500 00
		Real estate by foreclosure, . . . . .	99,750 00
		Loans on real estate, . . . . .	2,444,000 00
		Loans on personal security, . . . . .	753,950 00
		Loans to counties, cities, or towns, . . . . .	343,000 00
		Deposit in banks on interest, . . . . .	299,000 00
		Premium account, . . . . .	89,547 84
		Cash on hand, . . . . .	44,451 06
	\$7,794,198 90		\$7,794,198 90

## Loans on Public Funds, amount on each : —

On \$6,000 United States 4s, 1907, . . . . .	\$5,250 00
On \$12,000 United States 4½s, 1892, . . . . .	12,000 00

## Loans on Bank Stock, amount on each : —

On 252 shares First National Bank, Springfield, . . . . .	\$22,100 00
On 76 shares Second National Bank, Springfield, . . . . .	7,300 00
On 50 shares Third National Bank, Springfield, . . . . .	5,000 00
On 49 shares Agawam National Bank, Springfield, . . . . .	5,400 00
On 20 shares Chapin National Bank, Springfield, . . . . .	1,700 00
On 217 shares Chicopee National Bank, Springfield, . . . . .	18,900 00
On 155 shares City National Bank, Springfield, . . . . .	14,800 00
On 53 shares John Hancock National Bank, Springfield, . . . . .	5,100 00
On 16 shares Pynchon National Bank, Springfield, . . . . .	1,550 00
On 30 shares Holyoke National Bank, Holyoke, . . . . .	3,000 00
On 5 shares City National Bank, Holyoke, . . . . .	500 00
On 8 shares Hadley Falls National Bank, Holyoke, . . . . .	800 00
On 40 shares Northampton National Bank, Northampton, . . . . .	1,100 00
On 10 shares Hampshire County National Bank, Northampton, . . . . .	1,000 00
On 10 shares First National Bank, Amherst, . . . . .	1,000 00
On 10 shares Franklin County National Bank, Greenfield, . . . . .	1,000 00
On 25 shares Lee National Bank, Lee, . . . . .	1,750 00
On 28 shares First National Bank, Westfield, . . . . .	2,800 00
On 100 shares Palmer National Bank, Palmer, . . . . .	10,000 00
On 30 shares Eagle National Bank, Boston, . . . . .	1,500 00
On 20 shares Redemption National Bank, Boston, . . . . .	2,000 00

## Loans on Railroad Bonds : —

On \$3,000 Boston and Albany Railroad 7s, . . . . .	\$2,800 00
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## Loans on Railroad Stocks, amount on each:—

On 4 shares Boston and Albany Railroad, . . . . .	\$250 00
On 285 shares New York, New Haven and Hartford Railroad, . . . . .	28,500 00

Invested in real estate (for banking purposes), . . . . .	\$104,500 00
Estimated value of the same, . . . . .	104,500 00
Amount of real estate held by foreclosure, . . . . .	99,750 00
Assessed value of the same, . . . . .	74,800 00
Amount of income received from the same, . . . . .	2,011 25
Amount of municipal tax on real estate, . . . . .	2,198 12

## Cash on Deposit in Banks, amount in each:—

Agawam National Bank, Springfield, . . . . .	\$52,000 00
Chicopee National Bank, Springfield, . . . . .	62,000 00
City National Bank, Springfield, . . . . .	45,000 00
John Hancock National Bank, Springfield, . . . . .	40,000 00
Athol National Bank, Athol, . . . . .	10,000 00
Franklin County National Bank, Greenfield, . . . . .	10,000 00
City National Bank, Holyoke, . . . . .	10,000 00
First National Bank, Northampton, . . . . .	30,000 00
Hampshire County National Bank, Northampton, . . . . .	25,000 00
Palmer National Bank, Palmer, . . . . .	15,000 00

Whole amount of interest or profits received or earned, . . . . .	\$393,285 16
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div> 2 per cent., { 142,274 35  2 per cent., { 143,808 75 </div> </div>

Times for the dividends, fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.

The total amount of loans, with each specified rate of interest: \$126,000 4 per cent.; \$10,000,  $4\frac{1}{4}$  per cent.; \$35,000,  $4\frac{1}{2}$  per cent.; \$3,271,350, 5 per cent.; \$65,700,  $5\frac{1}{2}$  per cent.; \$20,000,  $6\frac{1}{2}$  per cent.; \$170,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 760

Aggregate amount of the same, . . . . . 948,000 00

Amount of investments from which no income is received, . . . . . 28,650 00

Number of open accounts, . . . . . 19,264

Number and amount of deposits received for previous year, . . . . . 18,655 1,736,727 75

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 1,411 964,612 61

Number and amount of withdrawals, . . . . . 14,064 1,759,844 85

Number of accounts opened the previous year, . . . . . 3,603

Number of accounts closed the previous year, . . . . . 2,879

Amount of expenses of the corporation during previous year, . . . . . 13,638 42

Amount of treasurer's bond, . . . . . 30,000 00

Date of examination by commissioner: September 11.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . .	\$780,600	\$888,918 00	\$852,600 00
State, city, and town bonds:—			
State of Maine, . . . .	118,500	132,720 00	128,500 00
of New Hampshire, . . . .	160,500	185,580 00	172,500 00
of Massachusetts, . . . .	104,500	120,175 00	111,000 00
of Rhode Island, . . . .	4,000	4,240 00	4,000 00
of Connecticut, . . . .	17,000	18,080 00	17,000 00
City of Bangor, Me., . . . .	10,000	11,800 00	10,000 00
of Boston, . . . .	20,000	25,000 00	20,000 00
of Cambridge, . . . .	46,000	52,900 00	46,000 00
of Charlestown, . . . .	5,000	5,900 00	5,000 00
of Chelsea, . . . .	40,000	46,000 00	40,000 00
of Fitchburg, . . . .	10,000	11,400 00	10,000 00
of Holyoke, . . . .	85,000	103,320 00	85,000 00
of Lawrence, . . . .	25,000	30,000 00	25,000 00
of Lowell, . . . .	10,000	11,700 00	10,000 00
of Lynn, . . . .	20,000	23,400 00	20,000 00
of New Bedford, . . . .	56,000	74,700 00	61,000 00
of Newburyport, . . . .	5,000	5,350 00	5,000 00
of Newton, . . . .	40,000	47,600 00	40,000 00
of Salem, . . . .	20,000	20,800 00	20,000 00
of Springfield, . . . .	208,000	261,160 00	208,000 00
of Taunton, . . . .	20,000	23,400 00	20,000 00
of Worcester, . . . .	40,000	48,000 00	40,000 00
of Somerville, . . . .	10,000	10,500 00	10,000 00
of Providence, R.I., . . . .	50,000	63,600 00	54,000 00
of Hartford, Conn., . . . .	76,500	84,915 00	76,500 00
of Meriden, Conn., . . . .	10,000	11,200 00	10,000 00
of Middletown, Conn., . . . .	7,000	7,490 00	7,000 00
of New Haven, Conn., . . . .	49,000	58,070 00	49,000 00
of Norwich, Conn., . . . .	25,000	31,250 00	25,000 00
of Waterbury, Conn., . . . .	14,000	16,800 00	14,000 00
Town of Brookline, . . . .	30,000	34,900 00	30,000 00
of Danvers, . . . .	20,000	23,400 00	22,000 00
of Greenfield, . . . .	50,000	52,000 00	50,000 00
of Pittsfield, . . . .	30,000	31,200 00	30,000 00
	\$2,216,600	\$2,577,468 00	\$2,328,100 00

## BANK STOCK.

First Nat'l Bank, Springfield, . . . .	\$43,600	\$67,580 00	\$53,300 00
Second Nat'l Bank, Springfield, . . . .	35,700	58,905 00	46,000 00
Third Nat'l Bank, Springfield, . . . .	34,700	62,460 00	49,700 00
Agawam Nat'l Bank, Springfield, . . . .	26,500	34,450 00	27,000 00
Chapin Nat'l Bank, Springfield, . . . .	20,000	25,600 00	21,000 00
Chicopee Nat'l Bank, Springfield, . . . .	48,500	77,600 00	58,300 00
City Nat'l Bank, Springfield, . . . .	19,500	23,400 00	20,000 00
John Hancock N'l Bank, Springfield, . . . .	15,700	18,055 00	15,700 00
Pynchon Nat'l Bank, Springfield, . . . .	30,200	49,830 00	43,700 00



## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Franklin Co. Nat'l Bank, Greenfield,	\$10,000	\$11,500 00	\$10,000 00
First Nat'l Bank, Adams, . . .	2,700	4,050 00	2,700 00
First Nat'l Bank, Chicopee, . . .	21,000	33,600 00	25,000 00
First Nat'l Bank, Easthampton, . .	1,500	1,875 00	1,500 00
Wachusett Nat'l Bank, Fitchburg, .	5,000	9,000 00	5,000 00
Hadley Falls Nat'l Bank, Holyoke, .	3,400	5,100 00	3,400 00
Holyoke Nat'l Bank, Holyoke, . . .	3,000	3,600 00	3,000 00
First Nat'l Bank, Leominster, . . .	10,000	11,000 00	10,000 00
Monson Nat'l Bank, Monson, . . .	4,800	6,960 00	4,800 00
First Nat'l Bank, Northampton, . .	2,000	2,500 00	2,000 00
Hampshire Co. N'l B'k, Northampt'n,	3,000	3,600 00	3,000 00
Northampton N'l B'k, Northampton,	7,500	13,125 00	10,000 00
Palmer Nat'l Bank, Palmer, . . .	21,600	28,080 00	25,000 00
Ware Nat'l Bank, Ware, . . . . .	2,700	3,375 00	2,700 00
Hampden Nat'l Bank, Westfield, . .	2,500	3,750 00	2,500 00
Phoenix Nat'l Bank, Hartford, Conn.,	1,300	2,184 00	1,300 00
Exchange N'l Bank, Hartford, Conn.,	500	760 00	500 00
First Nat'l Bank, Boston, . . . . .	5,000	10,100 00	5,000 00
Second Nat'l Bank, Boston, . . . .	20,000	30,400 00	20,000 00
Atlantic Nat'l Bank, Boston, . . . .	10,000	15,000 00	10,000 00
Atlas Nat'l Bank, Boston, . . . . .	15,000	18,150 00	15,000 00
Blackstone Nat'l Bank, Boston, . . .	15,000	15,900 00	15,000 00
Columbian Nat'l Bank, Boston, . . .	10,000	13,000 00	10,000 00
Eliot Nat'l Bank, Boston, . . . . .	3,000	3,540 00	3,000 00
Freeman's Nat'l Bank, Boston, . . . .	20,000	23,000 00	20,000 00
Hamilton Nat'l Bank, Boston, . . . .	15,000	17,550 00	15,000 00
Howard Nat'l Bank, Boston, . . . . .	13,300	16,226 00	13,300 00
Merchants' Nat'l Bank, Boston, . . .	15,000	20,850 00	15,000 00
Mount Vernon Nat'l Bank, Boston, . .	2,500	3,250 00	2,500 00
Commerce Nat'l Bank, Boston, . . . .	3,700	4,403 00	3,700 00
Commonwealth Nat'l Bank, Boston, . .	2,000	2,220 00	2,000 00
North America Nat'l Bank, Boston, . .	17,500	19,775 00	17,500 00
Redemption Nat'l Bank, Boston, . . .	25,000	32,500 00	25,000 00
City Nat'l Bank, Boston, . . . . .	15,000	17,850 00	15,000 00
Eagle Nat'l Bank, Boston, . . . . .	5,000	5,700 00	5,000 00
Exchange Nat'l Bank, Boston, . . . .	2,000	2,560 00	2,000 00
Revere Nat'l Bank, Boston, . . . . .	15,000	17,100 00	15,000 00
Union Nat'l Bank, Boston, . . . . .	4,300	6,020 00	4,300 00
North Nat'l Bank, Boston, . . . . .	20,000	26,000 00	24,000 00
Old Boston Nat'l Bank, Boston, . . .	7,000	8,120 00	7,000 00
Shawmut Nat'l Bank, Boston, . . . .	10,000	11,100 00	10,000 00
State Nat'l Bank, Boston, . . . . .	7,500	8,925 00	7,500 00
Suffolk Nat'l Bank, Boston, . . . . .	5,000	5,800 00	5,000 00
Tremont Nat'l Bank, Boston, . . . . .	15,000	17,100 00	15,000 00
Washington Nat'l Bank, Boston, . . .	3,000	4,050 00	3,000 00
Webster Nat'l Bank, Webster, . . . .	7,500	8,550 00	7,500 00
Hide and Leather Nat'l B'k, Boston,	3,400	3,842 00	3,400 00
	\$688,600	\$950,520 00	\$762,800 00



## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad, . .	\$230,000	\$278,560 00	\$238,000 00
Boston and Maine Railroad, . .	25,000	31,000 00	30,000 00
Connecticut River Railroad, . .	100,000	100,000 00	100,000 00
	\$355,000	\$409,560 00	\$368,000 00

## STOCKBRIDGE SAVINGS BANK—STOCKBRIDGE.

Incorporated 1871. Number of corporators, 17.

MASON VAN DEUSEN, *President*.C. H. WILLIS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$146,186 67	Public funds, . . . .	\$6,660 00
Earnings undivided, . . . .	790 70	Loans on public funds, . . . .	200 00
Guaranty fund, . . . .	1,022 78	Bank stock, . . . .	21,812 50
Premiums, . . . .	87 13	Real estate by foreclosure, . . . .	2,747 54
		Loans on real estate, . . . .	89,639 53
		Loans on personal security, . . . .	15,122 00
		Loans to counties, cities, or towns, . . . .	1,000 00
		Cash on hand and in bank, . . . .	10,905 71
	\$148,087 28		\$148,087 28

## Loans on Public Funds:—

On \$200 United States 6s, . . . . . \$200 00

Amount of real estate held by foreclosure, . . . . . \$2,747 54

Assessed value of the same, . . . . . 1,525 00

Amount of income received from the same, . . . . . 215 00

Amount of municipal tax on real estate, . . . . . 16 17

## Cash on Deposit in Bank:—

Housatonic National Bank, Stockbridge, . . . . . \$10,411 54

Whole amount of interest or profits received or earned, . . . . . \$7,326 15

Rate and amount of each semi-annual dividend for previous }  $2\frac{1}{2}$  per cent., { 2,549 21  
year, . . . . . }  $2\frac{1}{4}$  per cent., { 2,921 98

Times for the dividends fixed by the by-laws: first Thursday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $4\frac{3}{4}$ .The total amount of loans, with each specified rate of interest: \$62,897.13, 6 per cent.; \$15,205, 7 per cent; \$27,859.40,  $7\frac{3}{10}$  per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 169

Aggregate amount of the same, . . . . . 77,861 53

Number of open accounts, . . . . . 443

Number and amount of deposits received for previous year, . . . . . 65,030 52

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 73 45,576 73

Number and amount of withdrawals, . . . . . 163 28,696 79

Number of accounts opened the previous year, . . . . . 162

Number of accounts closed the previous year, . . . . . 53

Amount of expenses of the corporation during previous year, . . . . . 828 11

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner: August 2.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Cincinnati 6s, . . .	\$4,000	\$4,840 00	\$4,840 00
Town of Adams, . . .	2,000	2,360 00	1,820 00
	\$6,000	\$7,200 00	\$6,660 00

## BANK STOCK.

First Nat'l Bank, Adams, . . .	\$2,500	\$3,750 00	\$2,970 00
First Nat'l Bank, Woburn, . .	7,500	11,250 00	11,162 50
North Nat'l Bank, Boston, . .	2,000	2,640 00	2,630 00
Metropolitan Nat'l Bank, Boston, .	2,000	2,460 00	2,440 00
Exchange Nat'l Bank, Boston, .	2,000	2,610 00	2,610 00
	\$16,000	\$22,710 00	\$21,812 50

## STONEHAM FIVE CENTS SAVINGS BANK — STONEHAM.

Incorporated 1855. Number of corporators, 47.

LYMAN DIKE, *President*.ONSLow GILMORE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$367,906 73	Public funds, . . . . .	\$125,000 00
Earnings undivided, . . . . .	10,149 86	Loans on bank stock, . . . . .	425 00
Guaranty fund, . . . . .	6,798 51	Railroad bonds, . . . . .	11,000 00
		Real estate by foreclosure, . . . . .	23,098 00
		Loans on real estate, . . . . .	120,309 73
		Loans on personal security, . . . . .	22,200 00
		Loans to counties, cities, or towns, . . . . .	69,000 00
		Deposit in bank on interest, . . . . .	8,998 27
		Expense account, . . . . .	1,413 31
		Profit and loss, . . . . .	758 24
		Cash on hand, . . . . .	2,652 55
	<hr/> \$384,855 10		<hr/> \$384,855 10

## Loans on Bank Stock :—

On 10 shares Exchange National Bank, Boston, . . . . . \$425 00

Amount of real estate held by foreclosure, . . . . . 23,098 00

Assessed value of the same, . . . . . 30,000 00

Amount of income received from the same, . . . . . 830 00

Amount of municipal tax on real estate, . . . . . 543 66

## Cash on Deposit in Bank :—

Blackstone National Bank, Boston, . . . . . \$8,998 27

Whole amount of interest or profits received or earned, . . . . . \$18,347 57

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	6,025 36
	2 per cent., {	6,283 64

Times for the dividends fixed by the by-laws: May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $4\frac{1}{6}$ .The total amount of loans, with each specified rate of interest: \$132,000, 4 per cent.; \$28,000,  $4\frac{1}{2}$  per cent.; \$32,000, 5 per cent.; \$70,960, 6 per cent.; \$5,000,  $6\frac{1}{2}$  per cent.; \$79,974, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 140

Aggregate amount of the same, . . . . . 98,734 00

Amount of investments from which no income is received, . . . . . 525 00

Number of open accounts, . . . . . 1,718

Number and amount of deposits received for previous year, . . . . . 1,825 128,927 24

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 99 64,503 34

Number and amount of withdrawals, . . . . . 1,110 104,048 03

Number of accounts opened the previous year, . . . . . 279

Number of accounts closed the previous year, . . . . . 48

Amount of expenses of the corporation during previous year, . . . . . 1,220 00

Amount of treasurer's bond, . . . . . 15,000 00

Date of examination by commissioner: May 8.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Strafford, N. H., 4s, .	\$10,000	\$10,500 00	\$10,137 00
City and town bonds:—			
City of Somerville 6½s, . . .	5,000	5,500 00	5,100 00
of Haverhill 6s, . . .	5,000	5,650 00	5,500 00
of Boston 4s, . . .	45,000	47,250 00	45,000 00
of New Bedford 4s, . . .	20,000	20,800 00	20,500 00
Town of Arlington 6s, . . .	10,000	11,500 00	11,000 00
Sheldon, Vt., 4½s, . . .	10,000	10,400 00	10,400 00
of Columbus, O., 4s, . . .	10,000	10,500 00	10,375 00
of Beverly 4s, . . .	10,000	10,400 00	10,250 00
	\$125,000	\$132,500 00	\$128,262 00

## RAILROAD BONDS.

Boston, Clinton, and Fitchburg R. R.	\$10,000	\$11,700 00	\$11,487 00
Boston, Revere Beach and Lynn R.R.,	1,000	1,122 50	1,122 50
	\$11,000	\$12,822 50	\$12,609 50



## SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS — BOSTON.

Incorporated 1833. Number of corporators, 180.

THOMAS LAMB, *President*.CHARLES HENRY PARKER, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$15,938,313 68	Public funds, . . . . .	\$1,042,000 00
Earnings undivided, . . . . .	67,813 00	Loans on public funds, . . . . .	107,000 00
Guaranty fund, . . . . .	196,562 09	Bank stock, . . . . .	673,055 74
Premium account, . . . . .	19,201 67	Loans on bank stock, . . . . .	17,000 00
Note payable, . . . . .	30,000 00	Railroad bonds, . . . . .	623,664 00
Rents, . . . . .	6,987 24	Loans on railroad notes, . . . . .	450,000 00
		Real estate, . . . . .	180,173 00
		Real estate by foreclosure, . . . . .	106,653 27
		Loans on real estate, . . . . .	4,943,468 66
		Loans on personal security, . . . . .	5,341,391 15
		Loans to counties, cities, or towns, . . . . .	70,000 00
		Deposit in banks on interest, . . . . .	2,562,571 73
		Deposit in banks not on interest, . . . . .	56,378 18
		Expense account, . . . . .	2,353 37
		Cash on hand, . . . . .	83,168 58
	\$16,258,877 68		\$16,253,877 68

## Loans on Public Funds, amount on each : —

On \$20,000 City of Boston 6s, . . . . .	\$20,000 00
On \$9,000 United States 4½s, and \$1,000 United States 4s, . . . . .	10,000 00
On \$4,000 State of Maine bonds, and \$4,000 Boston and Maine Railroad bonds, . . . . .	8,000 00
On \$10,000 United States 4s, . . . . .	10,000 00
On \$3,000 United States 4s, . . . . .	8,000 00
On \$4,000 State of New Hampshire bonds, \$2,000 State of Massachusetts bonds, \$10,000 United States 4s, \$6 000 City of Providence bonds, \$3,000 City of Cambridge bonds, \$26,000 Boston, Fall River, Taunton, Bangor, and other city and town bonds, . . . . .	51,000 00

## Loans on Bank Stock, amount on each : —

On 160 shares Commonwealth National Bank, Boston, . . . . .	\$15,000 00
On 25 shares Mechanics' National Bank, Boston, . . . . .	2,000 00

## Loans on Railroad Notes, amount on each : —

Note of the Fitchburg Railroad Company, . . . . .	\$200,000 00
Note of the Boston, Clinton, Fitchburg, and New Bedford Railroad (with a principal and two sureties), . . . . .	250,000 00

Invested in real estate (for banking purposes), . . . . .	\$180,000 00
Estimated value of the same, . . . . .	180,000 00
Amount of real estate held by foreclosure, . . . . .	106,653 27
Assessed value of the same, . . . . .	126,000 00
Amount of income received from the same, . . . . .	4,721 57
Amount of municipal tax on real estate, . . . . .	5,425 38

## Cash on Deposit in Banks, amount in each : —

New England National Bank, Boston, . . . . .	\$109,179 73
Columbian National Bank, Boston, . . . . .	37,198 45

Shawmut National Bank, Boston, . . . . .	\$497,599 85
First National Bank, Newburyport, . . . . .	35,000 00
North National Bank, Boston, . . . . .	150,184 89
First National Bank, Salem, . . . . .	30,000 00
Freeman's National Bank, Boston, . . . . .	200,000 00
Blackstone National Bank, Boston, . . . . .	222,481 69
Wachusett National Bank, Fitchburg, . . . . .	75,000 00
Continental National Bank, Boston, . . . . .	103,157 28
Globe National Bank, Boston, . . . . .	202,213 87
Market National Bank, Boston, . . . . .	202,771 88
Revere National Bank, Boston, . . . . .	303,924 77
Tremont National Bank, Boston, . . . . .	200,237 50
North America National Bank, Boston, . . . . .	100,000 00
Republic National Bank, Boston, . . . . .	150,000 00

Whole amount of interest or profits received or earned, . . . . . \$739,862 53

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 285,273 53  
year, . . . . . } 2 per cent., { 290,892 49

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $5\frac{5}{10}\%$ .

The total amount of loans, with each specified rate of interest: \$30,000,  $3\frac{1}{2}$  per cent.; \$1,479,100, 4 per cent.; \$200,000,  $4\frac{1}{4}$  per cent.; \$3,500,658.66,  $4\frac{1}{2}$  per cent.; \$3,099,891.15, 5 per cent.; \$531,000,  $5\frac{1}{2}$  per cent.; \$1,822,260, 6 per cent.; \$4,000,  $6\frac{1}{2}$  per cent.; \$262,950, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 71

Aggregate amount of the same, . . . . . 168,160 00

Number of open accounts, . . . . . 38,640

Number and amount of deposits received for previous year, . . . . . 38,599 3,579,896 00

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 3,012 1,673,858 00

Number and amount of withdrawals, . . . . . 27,220 3,227,396 64

Number of accounts opened the previous year, . . . . . 7,461

Number of accounts closed the previous year, . . . . . 4,745

Amount of expenses of the corporation during previous year, . . . . . 28,645 58

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: December 14.

### PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$500,000	\$597,500 00	\$500,000 00
“ “ $4\frac{1}{2}$ s, . . . . .	300,000	339,000 00	300,000 00
“ “ $3\frac{1}{2}$ s, . . . . .	200,000	203,500 00	200,000 00
City bonds:—			
City of Worcester 6s, . . . . .	20,000	20,800 00	20,000 00
of New Bedford 6s, . . . . .	10,000	12,150 00	10,000 00
of Manchester, N. H., 5s, . . . . .	12,000	12,060 00	12,000 00
	\$1,042,000	\$1,185,010 00	\$1,042,000 00

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, . . .	\$8,500	\$12,792 50	\$12,601 25
Atlas Nat'l Bank, Boston, . . .	65,400	79,134 00	66,112 50
Bay State Nat'l Bank, Lawrence, . . .	13,125	21,175 00	13,125 00
Boylston Nat'l Bank, Boston, . . .	3,000	3,540 00	3,375 00
City Nat'l Bank, Boston, . . .	21,100	25,109 00	22,199 87
Columbian Nat'l Bank, Boston, . . .	49,200	54,120 00	49,200 06
Commerce Nat'l Bank, Boston, . . .	16,900	20,111 00	17,700 00
Continental Nat'l Bank, Boston, . . .	13,800	16,353 00	15,750 00
Eagle Nat'l Bank, Boston, . . .	46,100	52,093 00	47,525 00
Freeman's Nat'l Bank, Boston, . . .	4,800	5,568 00	5,698 87
Globe Nat'l Bank, Boston, . . .	7,700	8,239 00	8,585 50
Hamilton Nat'l Bank, Boston, . . .	15,000	17,700 00	15,000 00
Hide and Leather Nat'l B'k, Boston, . . .	21,100	23,210 00	24,064 25
Howard Nat'l Bank, Boston, . . .	15,000	18,300 00	17,650 00
Market Nat'l Bank, Boston, . . .	15,000	15,000 00	15,000 00
Merchants' Nat'l Bank, Boston, . . .	65,800	92,449 00	71,143 50
Massachusetts Nat'l Bank, Boston, . . .	5,000	5,750 00	5,000 00
New England Nat'l Bank, Boston, . . .	1,100	1,485 00	1,100 00
Old Boston Nat'l Bank, Boston, . . .	5,000	6,100 00	6,125 00
Railroad Nat'l Bank, Lowell, . . .	5,000	6,100 00	5,000 00
Redemption Nat'l Bank, Boston, . . .	15,000	19,650 00	19,962 50
Republic Nat'l Bank, Boston, . . .	10,000	12,500 00	12,750 00
Revere Nat'l Bank, Boston, . . .	40,000	45,600 00	41,893 75
Shawmut Nat'l Bank, Boston, . . .	24,400	26,836 00	26,721 25
Shoe and Leather Nat'l B'k, Boston, . . .	11,100	11,710 50	11,221 00
State Nat'l Bank, Boston, . . .	13,300	15,960 00	13,648 00
Suffolk Nat'l Bank, Boston, . . .	13,600	16,048 00	16,348 75
Tremont Nat'l Bank, Boston, . . .	18,700	21,318 00	20,481 00
Union Nat'l Bank, Boston, . . .	10,000	14,000 00	10,000 00
Washington Nat'l Bank, Boston, . . .	15,000	20,400 00	15,000 00
Webster Nat'l Bank, Boston, . . .	61,700	66,944 50	63,484 25
	\$630,425	\$755,295 50	\$673,055 74

## RAILROAD BONDS.

Old Colony Railroad 6s, . . .	\$200,000	\$232,000 00	\$200,000 00
Fitchburg Railroad 5s, . . .	384,000	426,240 00	423,664 00
	\$584,000	\$658,240 00	\$623,664 00

## TAUNTON SAVINGS BANK—TAUNTON.

Incorporated 1869. Number of corporators, 112.

JOHN E. SANFORD, *President.*HENRY R. WOOD, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$1,186,844 14	Public funds, . . . .	\$119,036 72
Earnings undivided, . . . .	34,554 23	Loans on public funds, . . . .	500 00
Guaranty fund, . . . .	19,835 72	Bank stock, . . . .	79,208 12
Suspense account, . . . .	2,804 93	Loans on bank stock, . . . .	1,200 00
		Loans on railroad stock, . . . .	150 00
		Real estate by foreclosure, . . . .	37,493 44
		Loans on real estate, . . . .	527,487 92
		Loans on personal security, . . . .	404,610 86
		Loans to counties, cities, or towns, . . . .	5,000 00
		Deposit in banks on interest, . . . .	27,407 31
		Expense account, . . . .	1,107 16
		Manufacturing stocks,* . . . .	5,100 00
		Loans on bank books, . . . .	600 00
		Furniture, safe, etc., . . . .	3,173 89
		Profit and loss, . . . .	592 73
		Cash on hand and in bank, . . . .	31,370 87
	\$1,244,039 02		\$1,244,039 02

## Loans on Public Funds:—

On \$500, United States 4s, . . . . . \$500 00

## Loans on Bank Stock, amount on each:—

On 1 share Taunton National Bank, Taunton, . . . . . \$100 00

On 5 shares Massasoit National Bank, and 9 shares Fall River National Bank, Fall River, . . . . . 1,100 00

## Loans on Railroad Stocks:—

On 2 shares Boston and Providence Railroad, . . . . . \$150 00

Amount of real estate held by foreclosure, . . . . . \$37,493 44

Assessed value of the same, . . . . . 28,750 00

Amount of income received from the same, . . . . . 1,495 75

Amount of municipal tax on real estate, . . . . . 435 92

## Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston, . . . . . \$11 13

National Bank of the Republic, Boston, . . . . . 52,396 18

Taunton National Bank, Taunton, . . . . . 4,876 45

Whole amount of interest or profits received or earned, . . . . . \$64,285 33

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 22,771 27  
year, . . . . . } 2 per cent., { 22,832 33

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$5,000,

4½ per cent.; \$224,000, 5 per cent.; \$60,000, 5½ per cent.; \$138,900, 5½

per cent.; \$476,311.78, 6 per cent.; \$18,750, 6½ per cent.; \$12,107, 7 per

cent.; \$580, 7½ per cent.; \$3,900, 8 per cent.

\* Taken to secure indebtedness.



Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	260	
Aggregate amount of the same, . . . . .	\$259,634	13
Number of open accounts, . . . . .	3,447	
Number and amount of deposits received for previous year, . . . . .	1,508	180,749 13
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	178	107,581 35
Number and amount of withdrawals, . . . . .	1,923	212,568 20
Number of accounts opened the previous year, . . . . .	434	
Number of accounts closed the previous year, . . . . .	379	
Amount of expenses of the corporation during previous year, . . . . .		3,845 06
Amount of treasurer's bond, . . . . .		30,000 00
Date of examination by commissioner: June 22.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, coupon, . . . . .	\$29,000	\$32,806 00	\$31,514 97
“ “ 6s, currency, . . . . .	15,000	19,650 00	18,006 25
State, city, and town bonds:—			
State of Maine 6s, . . . . .	1,000	1,137 00	1,135 00
of New Hampshire 6s, . . . . .	1,000	1,235 00	1,165 00
of Massachusetts 5s, . . . . .	3,000	3,435 00	3,330 00
City of Taunton, . . . . .	26,400	29,750 00	27,973 00
of New Bedford 4s, . . . . .	10,000	10,200 00	10,350 00
Town of Peabody 4s, . . . . .	25,000	25,687 00	25,562 50
	\$110,400	\$123,900 00	\$119,036 72

## BANK STOCK.

Merchants' Nat'l B'k, New Bedford, . . . . .	\$20,000	\$31,400 00	\$27,200 00
First Nat'l Bank, New Bedford, . . . . .	1,700	2,278 00	2,211 01
Commerce Nat'l Bank, New Bedford, . . . . .	10,200	13,362 00	12,311 00
Atlas Nat'l Bank, Boston, . . . . .	5,500	6,655 00	6,208 61
City Nat'l Bank, Boston, . . . . .	10,000	11,800 00	11,362 50
Taunton Nat'l Bank, Taunton, . . . . .	10,900	17,440 00	14,250 00
Bristol County Nat'l Bank, Taunton, . . . . .	3,400	5,440 00	4,405 00
Machinists' Nat'l Bank, Taunton, . . . . .	900	1,440 00	1,260 00
	\$62,600	\$89,815 00	\$79,208 12



## TEMPLETON SAVINGS BANK — TEMPLETON.

Incorporated April 19, 1871. Number of corporators, 59.

CHAS. A. PERLEY, *President.*ASA HOSMER, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$157,139 94	Bank stock, . . . . .	\$4,680 00
Earnings undivided, . . . . .	993 71	Loans on real estate, . . . . .	81,850 00
Guaranty fund, . . . . .	1,576 05	Loans on personal security, . . . . .	14,005 00
		Loans to counties, cities, or towns, . . . . .	40,000 00
		Deposit in banks on interest, . . . . .	18,089 99
		Cash on hand and in bank, . . . . .	1,084 71
	<hr/> \$159,709 70		<hr/> \$159,709 70

Cash on Deposit in Banks, amount in each : —

Commonwealth National Bank, Boston, . . . . .	\$6,044 99
Security National Bank, Boston, . . . . .	6,000 00
Maverick National Bank, Boston, . . . . .	6,045 00
Miller's River National Bank, Athol, . . . . .	526 23

Whole amount of interest or profits received or earned, . . . . . \$7,638 09

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent.,	2,537 78
	2 per cent.,	2,832 25

Times for the dividends fixed by the by-laws : January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend :  $4\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest : \$21,500, 4 per cent. ; \$26,500, 5 per cent. ; \$87,855, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 135

Aggregate amount of the same, . . . . . 83,055 00

Number of open accounts, . . . . . 599

Number and amount of deposits received for previous year, . . . . . 423 45,239 96

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 40 20,090 95

Number and amount of withdrawals, . . . . . 225 22,652 03

Number of accounts opened the previous year, . . . . . 121

Number of accounts closed the previous year, . . . . . 67

Amount of expenses of the corporation during previous year, . . . . . 437 70

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner : July 20.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested
First Nat'l Bank, Gardner, . . .	\$1,200	\$1,680 00	\$1,680 00
First Nat'l Bank, Orange, . . .	3,000	3,450 00	3,000 00
	\$4,200	\$5,130 00	\$4,680 00

## UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON—BOSTON.

Incorporated February, 1865. Number of corporators, 40.

HUGH O'BRIEN, *President*.GEORGE F. EMERY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$2,479,197 92	Public funds, . . . . .	\$345,916 25
Earnings undivided, . . . . .	42,589 69	Real estate, . . . . .	278,601 06
Guaranty fund, . . . . .	51,447 00	Real estate by foreclosure, . . . . .	464,895 75
		Loans on real estate, . . . . .	1,194,545 74
		Loans on personal security, . . . . .	216,865 72
		Deposit in banks on interest, . . . . .	63,242 78
		Suspense account, . . . . .	1,334 54
		Cash on hand, . . . . .	7,832 77
	\$2,573,234 61		\$2,573,234 61

Invested in real estate (for banking purposes), . . . . .	\$278,601 06
Estimated value of the same, . . . . .	300,000 00
Amount of real estate held by foreclosure, . . . . .	464,895 75
Assessed value of the same, . . . . .	450,450 00
Amount of income received from the same, . . . . .	18,053 61
Amount of municipal tax on real estate, . . . . .	10,660 71

Cash on Deposit in Banks, amount in each:—

Exchange National Bank, Boston . . . . .	60,311 36
Central National Bank, Boston, . . . . .	1,447 07
Boston Safe Deposit and Trust Co., Boston, . . . . .	1,265 61
International Trust Co., Boston, . . . . .	218 74

Whole amount of interest or profits received or earned, . . . . .	\$104,357 72
Rate and amount of each semi-annual dividend for previous } $1\frac{1}{2}$ per cent., {	36,385 29
year, . . . . . } $1\frac{1}{2}$ per cent., {	35,895 91

Times for the dividends fixed by the by-laws: third Wednesday in May and November.

The total amount of loans, with each specified rate of interest: \$200,000,  $4\frac{1}{2}$  per cent.; \$243,934, 5 per cent.; \$60,500,  $5\frac{1}{2}$  per cent.; \$618,367.46, 6 per cent.; \$21,600,  $6\frac{1}{2}$  per cent.; \$254,485, 7 per cent.; \$12,525, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 372

Aggregate amount of the same, . . . . .	\$484,731 74
Amount of investments from which no income is received, . . . . .	23,300 00
Number of open accounts, . . . . .	7,013
Number and amount of deposits received for previous year, . . . . .	5,562 589,875 48
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	398 268,742 00
Number and amount of withdrawals, . . . . .	5,957 644,517 90
Number of accounts opened the previous year, . . . . .	865
Number of accounts closed the previous year, . . . . .	1,136
Amount of expenses of the corporation during previous year, . . . . .	9,285 25
Amount of treasurer's bond, . . . . .	15,000 00
Date of examination by commissioner: March 13.	

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States $4\frac{1}{2}$ s, . . . .	\$50,000	\$56,500 00	\$54,312 50
City bonds:—			
City of Boston 5s, . . . .	225,000	265,500 00	251,812 50
of Chelsea 6s, . . . .	9,000	10,510 00	10,625 00
of Lowell 6s, . . . .	2,000	2,260 00	2,325 00
of Springfield 7s, . . . .	2,000	2,660 00	2,600 00
of Hartford, Conn., 6s, . . . .	1,000	1,140 00	1,170 00
of Newton 6s, . . . .	4,000	5,120 00	4,920 00
of Somerville 5s, . . . .	17,000	17,885 00	18,151 25
	\$310,000	\$361,575 00	\$345,916 25

## UNION SAVINGS BANK — FALL RIVER.

Incorporated, 1869. Number of corporators, 31.

AUGUSTUS CHACE, *President*.D. A. CHAPIN, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$662,566 74	Public funds, . . . . .	\$2,000 00
Earnings undivided, . . . . .	16,096 82	Bank stock, . . . . .	72,388 00
Guaranty fund, . . . . .	10,000 00	Real estate, . . . . .	38,000 00
		Real estate by foreclosure, . . . . .	5,906 84
		Loans on real estate, . . . . .	337,227 00
		Loans on personal security, . . . . .	195,785 00
		Deposit in bank on interest, . . . . .	35,000 00
		Cash on hand, . . . . .	2,356 72
	\$688,663 56		\$688,663 56

Invested in real estate (for banking purposes), . . . . .	\$38,000 00
Estimated value of the same, . . . . .	40,000 00
Amount of real estate held by foreclosure, . . . . .	5,906 84
Assessed value of the same, . . . . .	4,300 00
Amount of income received from the same, . . . . .	300 00
Amount of municipal tax on real estate, . . . . .	471 88

## Cash on Deposit in Bank: —

Union National Bank, Fall River, . . . . .	\$35,000 00
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Whole amount of interest or profits received or earned, . . . . .	\$34,877 95
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	11,952 01
year, . . . . . } 2 per cent., {	12,101 73
Times for the dividends, fixed by the by-laws: May 15 and November 15.	

The total amount of loans, with each specified rate of interest: \$219,390, 5 per cent.; \$139,620, 5½ per cent.; \$165,002, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 122

Aggregate amount of the same, . . . . . 163,302 00

Amount of investments from which no income is received, . . . . . 8,700 00

Number of open accounts, . . . . . 1,499

Number and amount of deposits received for previous year, . . . . . 1,497 173,914 47

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 142 86,837 71

Number and amount of withdrawals, . . . . . 1,231 135,937 67

Number of accounts opened the previous year, . . . . . 382

Number of accounts closed the previous year, . . . . . 263

Amount of expenses of the corporation during previous year, . . . . . 2,300 00

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: June 14.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Fall River water bonds, .	\$2,000	\$2,500 00	\$2,000 00

## BANK STOCK.

Metacomet Nat'l Bank, Fall River, .	\$30,200	\$40,770 00	\$38,317 00
Union Nat'l Bank, Fall River, . .	23,700	26,544 00	26,230 00
Pocasset Nat'l Bank, Fall River, .	3,000	4,200 00	3,750 00
Fall River Nat'l Bank, Fall River, .	2,100	2,940 00	2,817 00
Massasoit Nat'l Bank, Fall River, .	700	1,295 00	1,274 00
	<u>\$59,700</u>	<u>\$75,749 00</u>	<u>\$72,388 00</u>

## UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Number of corporators, 68.

MOSES TAFT, *President*.C. A. TAFT, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$301,517 26	Bank stock, . . . . .	\$139,430 87
Earnings undivided, . . . . .	6,330 86	Real estate by foreclosure, . . . . .	12,950 00
Guaranty fund, . . . . .	5,000 00	Loans on real estate, . . . . .	99,833 60
Surplus, . . . . .	2,687 43	Loans on personal security, . . . . .	44,823 81
		Deposit in bank on interest, . . . . .	6,069 36
		Expense account, . . . . .	547 43
		Profit and loss, . . . . .	7,880 48
		Central National Bank, . . . . .	4,000 00
	<u>\$315,535 55</u>		<u>\$315,535 55</u>

Amount of real estate held by foreclosure, . . . . .	\$12,950 00
Assessed value of the same, . . . . .	10,400 00
Amount of income received from the same, . . . . .	1,266 00
Amount of municipal tax on real estate, . . . . .	161 06

## Cash on Deposit in Bank :—

National Blackstone Bank, Uxbridge, . . . . .	\$6,069 36
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Whole amount of interest or profits received or earned, . . . . .	\$14,677 30
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	5,545 11
year, . . . . . } 2 per cent., {	5,793 24

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$6,500, 5 per cent.; \$10,008.81, 5½ per cent.; \$120,326.70, 6 per cent.; \$7,550, 7 per cent.; \$271.90, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 80

Aggregate amount of the same, . . . . . 67,927 41

Number of open accounts, . . . . . 1,034

Number and amount of deposits received for previous year, . . . . . 452 49,404 95

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 38 19,901 92

Number and amount of withdrawals, . . . . . 382 35,497 15

Number of accounts opened the previous year, . . . . . 98

Number of accounts closed the previous year, . . . . . 69

Amount of expenses of the corporation during previous year, . . . . . 825 00

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: June 1.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Redemption Nat'l Bank, Boston, .	\$8,000	\$10,880 00	\$11,270 00
Suffolk Nat'l Bank, Boston, . .	6,100	7,625 00	7,945 00
Hide and Leather Nat'l B'k, Boston,	13,000	15,600 00	15,259 12
Revere Nat'l Bank, Boston, . .	8,000	10,000 00	9,795 00
Howard Nat'l Bank, Boston, . .	11,200	14,560 00	12,919 00
North Nat'l Bank, Boston, . .	6,000	8,640 00	7,494 50
Tremont Nat'l Bank, Boston, . .	5,800	7,076 00	7,280 00
Eliot Nat'l Bank, Boston, . . .	11,000	13,200 00	13,148 75
Webster Nat'l Bank, Boston, . .	6,900	7,659 00	7,516 75
State Nat'l Bank, Boston, . . .	7,800	9,750 00	8,974 75
Mount Vernon Nat'l Bank, Boston, .	1,800	2,304 00	2,223 75
Atlas Nat'l Bank, Boston, . . .	3,300	4,191 00	4,134 25
Eagle Nat'l Bank, Boston, . . .	3,000	3,630 00	3,777 75
Blackstone Nat'l Bank, Uxbridge, .	1,700	2,260 00	2,260 00
Grafton Nat'l Bank, Grafton, . .	500	540 00	540 00
First Nat'l Bank, Clinton, . . .	2,000	2,480 00	2,480 00
Wachusett Nat'l Bank, Fitchburg, .	2,500	5,000 00	5,000 00
Franklin Nat'l Bank, Franklin, . .	5,900	7,090 00	7,090 00
Central Nat'l Bank, Boston, . . .	4,000	4,240 00	4,240 00
Millbury Nat'l Bank, Millbury, . .	1,700	2,006 00	2,006 00
Manufacturers' Nat'l Bank, Boston, .	4,000	4,400 00	4,076 25
	\$114,200	\$143,131 00	\$139,430 87

## WAKEFIELD SAVINGS BANK—WAKEFIELD.

Incorporated 1869. Number of corporators, 56.

JAMES F. EMERSON, *President*.RICHARD BRITTON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$107,444 12	Public funds, . . . . .	\$18,000 00
Guaranty fund, . . . . .	1,201 07	Loans on public funds, . . . . .	4,000 00
Interest, . . . . .	480 15	Bank stock, . . . . .	14,200 00
		Railroad bonds, . . . . .	7,000 00
		Real estate by foreclosure, . . . . .	8,185 09
		Loans on real estate, . . . . .	43,860 00
		Loans on personal security, . . . . .	2,800 00
		Deposit in bank on interest, . . . . .	2,156 14
		Expense account, . . . . .	135 06
		Premium account, . . . . .	6,817 68
		Tax account, . . . . .	11 56
		Profit and loss, . . . . .	711 50
		Cash on hand, . . . . .	1,248 31
	<u>\$109,125 34</u>		<u>\$109,125 34</u>

## Loans on Public Funds, amount on each :—

On \$1,000 Portland, Me., 6s, . . . . .	\$1,000 00
On \$2,000 Dayton, Ohio, 6s, . . . . .	2,000 00
On \$1,000 Indianapolis, Ind., 7 $\frac{3}{10}$ s, . . . . .	1,000 00

Amount of real estate held by foreclosure, . . . . .	\$8,185 09
Assessed value of the same, . . . . .	8,620 00
Amount of income received from the same, . . . . .	701 32
Amount of municipal tax on real estate, . . . . .	144 81

## Cash on Deposit in Bank :—

South Reading National Bank, Wakefield, . . . . .	\$2,156 14
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Whole amount of interest or profits received or earned, . . . . .	\$5,513 84
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 1,710 19
	2 per cent., } 1,807 08

Times for the dividends fixed by the by-laws: February and August.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6 $\frac{1}{2}$ .The total amount of loans, with each specified rate of interest: \$5,000, 5 per cent.; \$19,600, 6 per cent.; \$22,310, 7 per cent.; \$1,500, 7 $\frac{3}{10}$  per cent.; \$1,750, 8 per cent.; \$500, 9 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 45

Aggregate amount of the same, . . . . .	45,660 00
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Number of open accounts, . . . . .	755
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Number and amount of deposits received for previous year, . . . . .	868 40,052 22
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	23 11,908 90
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Number and amount of withdrawals, . . . . .	551 27,654 11
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Number of accounts opened the previous year, . . . . .	185
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Number of accounts closed the previous year, . . . . .	111
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Amount of expenses of the corporation during previous year, . . . . .	628 63
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Amount of treasurer's bond, . . . . .	10,000 00
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Date of examination by commissioner: May 29.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Bath, Me., 6s, . . . .	\$5,000	\$5,000 00	\$5,225 00
of Rockland, Me., 6s, . . . .	2,000	2,000 00	2,085 00
of Lowell 6s, . . . .	2,000	2,240 00	2,330 00
of Fall River 5s, . . . .	8,000	10,000 00	9,200 00
of Bangor, Me., water bond, . .	1,000	1,120 00	1,250 00
	\$18,000	\$20,360 00	\$20,090 00

## BANK STOCK.

So. Reading Nat'l Bank, Wakefield, .	\$3,000	\$4,200 00	\$3,900 00
Faneuil Hall Nat'l Bank, Boston, .	5,000	6,450 00	6,456 25
Boston Nat'l Bank, Boston, . . .	6,200	7,502 00	8,055 50
	\$14,200	\$18,152 00	\$18,411 75

## RAILROAD BONDS.

Fitchburg Railroad 5s, . . . .	\$2,000	\$2,200 00	\$2,240 00
Boston and Albany Railroad 7s, . .	5,000	6,150 00	6,193 75
	\$7,000	\$8,350 00	\$8,433 75



Date of examination by commissioner: July 11.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston, . . .	\$500	\$523 75	\$523 75
Webster Nat'l Bank, Boston, . . .	500	558 75	558 75
Southbridge N'l Bank, Southbridge,	700	924 00	875 00
Monson Nat'l Bank, Monson, . . .	500	660 00	625 00
Continental Nat'l Bank, Boston, . .	1,000	1,130 00	1,090 00
Hamilton Nat'l Bank, Boston, . . .	1,000	1,250 00	1,000 00
Revere Nat'l Bank, Boston, . . .	1,500	1,600 00	1,500 00
First Nat'l Bank, Leominster, . . .	2,000	2,200 00	2,200 00
	\$7,700	\$8,846 50	\$8,372 50

## WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 13, 1853. Number of corporators, 30.

HORATIO MOORE, *President*.F. M. STONE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,342,308 22	Public funds, . . . . .	\$71,500 00
Earnings undivided, . . . . .	63,055 28	Bank stock, . . . . .	105,625 00
Guaranty fund, . . . . .	30,000 00	Loans on bank stock, . . . . .	5,650 00
		Railroad bonds, . . . . .	70,500 00
		Real estate by foreclosure, . . . . .	8,000 00
		Loans on real estate, . . . . .	624,070 00
		Loans on personal security, . . . . .	457,609 90
		Loans to counties, cities, or towns, . . . . .	80,000 00
		Deposit in banks on interest, . . . . .	9,000 00
		Expense account, . . . . .	6 00
		Cash on hand, . . . . .	3,402 60
	<u>\$1,435,363 50</u>		<u>\$1,435,363 50</u>

## Loans on Bank Stock, amount on each:—

On 56 shares Waltham National Bank, Waltham, . . . . . \$4,250 00

On 15 shares Boston Safe Deposit and Trust Company, Boston,\* . . . . . 1,400 00

Amount of real estate held by foreclosure, . . . . . \$8,000 00

Assessed value of the same, . . . . . 10,000 00

Amount of income received from the same, . . . . . 400 00

Amount of municipal tax on real estate, . . . . . 109 00

## Cash on Deposit in Banks, amount in each:—

Waltham National Bank, Waltham, . . . . . \$6,000 00

Boston Safe Deposit and Trust Company, . . . . . 3,000 00

Whole amount of interest or profits received or earned, . . . . . \$67,712 98

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 24,732 64  
year, . . . . . } 2 per cent., { 25,491 28

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$70,000, 4 per cent.; \$86,464.45, 4½ per cent.; \$278,000, 5 per cent.; \$12,463.89, 5½ per cent.; \$766,401.56, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 213

Aggregate amount of the same, . . . . . 262,215 00

Number of open accounts, . . . . . 4,935

Number and amount of deposits received for previous year, . . . . . 5,611 395,063 02

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 249 131,793 76

Number and amount of withdrawals, . . . . . 3,287 315,918 06

Number of accounts opened the previous year, . . . . . 1,133

Number of accounts closed the previous year, . . . . . 727

Amount of expenses of the corporation during previous year, . . . . . 3,000 00

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: December 20.

\* This bank has been notified that this loan is illegal.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . .	\$25,500	\$25,500 00	\$25,500 00
Town bonds:—			
Town of Waltham, . . . .	46,000	47,308 00	46,000 00
	<u>\$71,500</u>	<u>\$72,808 00</u>	<u>\$71,500 00</u>

## BANK STOCK.

Revere Nat'l Bank, Boston, . .	\$3,800	\$4,332 00	\$3,800 00
Mount Vernon Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
Third Nat'l Bank, Boston, . .	5,000	5,050 00	5,000 00
Boston Nat'l Bank, Boston, . .	7,300	8,614 00	7,300 00
Hide and Leather N'l Bank, Boston,	3,000	3,360 00	3,000 00
Market Nat'l Bank, Boston, . .	4,000	4,000 00	4,000 00
Commerce Nat'l Bank, Boston, . .	2,200	2,618 00	2,200 00
Traders' Nat'l Bank, Boston, . .	6,000	5,400 00	6,000 00
Suffolk Nat'l Bank, Boston, . .	5,300	6,307 00	5,300 00
North Nat'l Bank, Boston, . .	7,700	10,010 00	7,700 00
Everett Nat'l Bank, Boston, . .	4,600	5,198 00	4,600 00
Shawmut Nat'l Bank, Boston, . .	5,000	5,500 00	5,000 00
Central Nat'l Bank, Boston, . .	5,000	3,712 00	5,000 00
Continental Nat'l Bank, Boston, .	5,000	5,900 00	4,850 00
Metropolitan Nat'l Bank, Boston, .	2,000	2,400 00	2,000 00
Commonwealth Nat'l Bank, Boston,	3,000	3,300 00	3,000 00
Eliot Nat'l Bank, Boston, . . . .	1,500	1,800 00	1,500 00
Waltham Nat'l Bank, Waltham, . .	30,375	40,500 00	30,375 00
	<u>\$105,775</u>	<u>\$124,501 00</u>	<u>\$105,625 00</u>

## RAILROAD BONDS.

Boston and Lowell Railroad, . .	\$30,500	\$37,133 00	\$30,500 00
Old Colony Railroad, . . . .	10,000	12,500 00	10,000 00
Boston and Maine Railroad, . .	5,000	6,200 00	5,000 00
Salem and Lowell Railroad, . . .	25,000	27,500 00	25,000 00
	<u>\$70,500</u>	<u>\$83,333 00</u>	<u>\$70,500 00</u>

## WARE SAVINGS BANK—WARE.

Incorporated 1850. Number of corporators, 40.

WILLIAM HYDE, *President*.OTIS LANE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$1,987,383 53	Public funds, . . . .	\$534,000 00
Earnings undivided, . . . .	29,542 45	Bank stock, . . . .	377,947 00
Guaranty fund, . . . .	19,458 87	Railroad bonds, . . . .	238,000 00
Premium account, . . . .	40,669 50	Real estate, . . . .	6,400 00
		Loans on real estate, . . . .	554,277 47
		Loans on personal security, . . . .	254,831 41
		Loans to counties, cities, or towns, . . . .	76,884 12
		Deposit in banks on interest, . . . .	30,000 00
		Expense account, . . . .	1,065 16
		Loans on bank books, . . . .	3,350 00
		Cash on hand, . . . .	299 19
	\$2,077,054 35		\$2,077,054 35

Invested in real estate (for banking purposes), . . . . .	\$6,400 00
Estimated value of the same, . . . . .	6,400 00
Amount of municipal tax on real estate, . . . . .	68 80

## Cash on Deposit in Banks, amount in each:—

Republic National Bank, Boston, . . . . .	\$20,000 00
Palmer National Bank, Palmer, . . . . .	10,000 00

Whole amount of interest or profits received or earned, . . . . .	\$105,869 46
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 36,345 66
	2 per cent., { 37,601 44

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of and including last extra dividend:  $4\frac{3}{4}$ .The total amount of loans, with each specified rate of interest: \$42,500,  $4\frac{1}{4}$  per cent.; \$317,000, 5 per cent.; \$452,277.47,  $5\frac{1}{2}$  per cent.; \$43,181.41, 6 per cent.; \$30,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 242

Aggregate amount of the same, . . . . . 249,449 76

Number of open accounts, . . . . . 4,513

Number and amount of deposits received for previous year, . . . . . 2,812 341,736 91

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 225 127,859 73

Number and amount of withdrawals, . . . . . 1,939 296,899 76

Number of accounts opened the previous year, . . . . . 660

Number of accounts closed the previous year, . . . . . 424

Amount of expenses of the corporation during previous year, . . . . . 4,730 30

Amount of treasurer's bond, . . . . . 25,000 00

Date of examination by commissioner: July 11.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency, . . .	\$100,000	\$129,000 00	\$100,000 00
“ “ 4½s, funded loan, . . .	201,000	227,130 00	201,000 00
City and town bonds:—			
City of Boston 6s, . . . . .	30,000	36,000 00	30,000 00
“ of Boston 4s, . . . . .	40,000	44,000 00	40,000 00
“ of Fall River 6s, . . . . .	20,000	25,000 00	20,000 00
“ of Somerville 5s, . . . . .	20,000	22,000 00	20,000 00
“ of Holyoke 7s, . . . . .	40,000	49,000 00	40,000 00
“ of Bangor, Me., 6s, . . . . .	25,000	31,125 00	25,000 00
Town of Brockton 5s, . . . . .	30,000	34,500 00	30,000 00
“ of Pawtucket, R. I., 5s, . . . .	5,000	5,600 00	5,000 00
“ of Pawtucket, R. I., 6s, . . . .	23,000	28,000 00	23,000 00
	\$534,000	\$631,355 00	\$534,000 00

## BANK STOCK.

Atlantic Nat'l Bank, Boston, . . .	\$1,000	\$1,500 00	\$1,550 00
Atlas Nat'l Bank, Boston, . . . .	10,000	12,133 00	12,000 00
Boston Nat'l Bank, Boston, . . . .	20,500	24,292 00	25,420 00
Blackstone Nat'l Bank, Boston, . .	1,200	1,302 00	1,200 00
Commerce Nat'l Bank, Boston, . . .	7,500	8,943 00	9,000 00
City Nat'l Bank, Worcester, . . . .	5,000	5,500 00	5,000 00
Continental Nat'l Bank, Boston, . .	13,600	16,048 00	15,504 00
Eliot Nat'l Bank, Boston, . . . . .	6,000	7,140 00	7,200 00
Easthampton N'l B'k, Easthampton, .	15,000	18,750 00	18,000 00
Exchange Nat'l Bank, Boston, . . .	4,000	5,200 00	5,200 00
First Nat'l Bank, Boston, . . . . .	10,000	20,200 00	20,000 00
Globe Nat'l Bank, Boston, . . . . .	5,000	5,350 00	5,000 00
Leicester Nat'l Bank, Leicester, . .	2,100	2,310 00	2,310 00
Monson Nat'l Bank, Monson, . . . .	4,700	7,050 00	6,110 00
Merchants' Nat'l Bank, Boston, . . .	10,500	14,700 00	14,700 00
Mechanics' Nat'l Bank, Boston, . . .	900	1,170 00	1,170 00
North America Nat'l Bank, Boston, .	13,600	14,960 00	13,600 00
North Nat'l Bank, Boston, . . . . .	10,000	12,900 00	13,000 00
People's Nat'l Bank, Boston, . . . .	600	960 00	960 00
Republic Nat'l Bank, Boston, . . . .	15,000	18,600 00	17,700 00
Revere Nat'l Bank, Boston, . . . . .	15,000	17,100 00	17,250 00
Redemption Nat'l Bank, Boston, . .	10,000	13,100 00	13,000 00
Second Nat'l Bank, Boston, . . . . .	15,000	22,800 00	22,987 00
Southbridge N'l Bank, Southbridge, .	1,500	2,250 00	2,250 00
State Nat'l Bank, Boston, . . . . .	16,200	19,926 00	20,000 00
Suffolk Nat'l Bank, Boston, . . . . .	3,000	3,540 00	3,510 00
Tremont Nat'l Bank, Boston, . . . .	7,100	8,094 00	8,520 00
Traders' Nat'l Bank, Boston, . . . .	15,400	14,322 00	15,400 00
Union Nat'l Bank, Boston, . . . . .	2,600	3,666 00	3,893 00
Ware Nat'l Bank, Ware, . . . . .	37,900	48,512 00	46,996 00
Webster Nat'l Bank, Boston, . . . . .	20,000	21,600 00	20,000 00
Washington Nat'l Bank, Boston, . .	3,000	4,050 00	4,117 00
Miller's River Nat'l Bank, Athol, . .	3,000	5,400 00	5,400 00
	\$305,900	\$383,368 00	\$377,947 00

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Maine Railroad 7s, .	\$75,000	\$93,000 00	\$75,000 00
Boston and Albany Railroad 7s, .	60,000	74,700 00	60,000 00
Boston and Albany Railroad 6s, .	50,000	60,000 00	50,000 00
Eastern Railroad 6s, . . . . .	53,000	58,300 00	53,000 00
	\$238,000	\$286,000 00	\$238,000 00

## WAREHAM SAVINGS BANK — WAREHAM.

Incorporated 1847. Number of corporators, 29.

GERARD C. TOBEY, *President*.THOMAS R. MILES, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$528,629 87	Bank stock, . . . . .	\$176,096 85
Earnings undivided, . . . . .	10,914 04	Real estate by foreclosure, . . . . .	193,647 62
Guaranty fund, . . . . .	7,032 00	Loans on real estate, . . . . .	70,301 04
		Loans on personal security, . . . . .	94,824 17
		Expense account, . . . . .	1,405 25
		Municipal taxes, . . . . .	221 56
		Cash in bank, . . . . .	10,079 42
	<hr/> \$546,575 91		<hr/> \$546,575 91

Amount of real estate held by foreclosure, . . . . .	\$193,647 62
Assessed value of the same, . . . . .	154,025 50
Amount of income received from the same, . . . . .	11,244 00
Amount of municipal tax on real estate, . . . . .	226 56

## Cash on Deposit in Bank: —

Wareham National Bank, . . . . .	\$10,079 42
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Whole amount of interest or profits received or earned, . . . . .	\$32,693 14
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div>2 per cent., {</div> <div>9,687 72</div> <div>2 per cent., {</div> <div>10,048 13</div> </div>

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$6,000, 4½ per cent.; \$28,000, 5 per cent.; \$35,241.59, 5½ per cent.; \$48,487.76, 6 per cent.; \$27,947.65 7 per cent.; \$280, 7  $\frac{2}{10}$  per cent.; \$18,368.21, 8 per cent.; \$800, 10 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 40

Aggregate amount of the same, . . . . . 41,513 07

Amount of investments from which no income is received, . . . . . 17,377 50

Number of open accounts, . . . . . 1,518

Number and amount of deposits received for previous year, . . . . . 657 79,284 23

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 61 33,626 00

Number and amount of withdrawals, . . . . . 545 60,053 56

Number of accounts opened the previous year, . . . . . 183

Number of accounts closed the previous year, . . . . . 115

Amount of expenses of the corporation during previous year, . . . . . 1,405 25

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: May 22.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Eagle Nat'l Bank, Boston, . .	\$10,000	\$11,400 00	\$11,068 14
Webster Nat'l Bank, Boston, . .	10,000	11,100 00	11,015 59
Commerce Nat'l Bank, Boston, . .	5,000	6,000 00	7,053 50
North America Nat'l Bank, Boston,	7,500	8,475 00	6,993 68
Exchange Nat'l Bank, Boston, . .	700	917 00	731 50
Revere Nat'l Bank, Boston, . . .	4,500	5,175 00	5,196 78
City Nat'l Bank, Boston, . . . .	5,000	6,000 00	5,225 00
Republic Nat'l Bank, Boston, . . .	3,000	3,750 00	3,135 00
First Nat'l Bank, Boston, . . . .	2,000	4,040 00	2,090 00
Second Nat'l Bank, Boston, . . . .	7,400	11,500 00	7,572 32
Shoe and Leather Nat'l B'k, Boston,	6,600	7,000 00	6,897 00
Blackstone Nat'l Bank, Boston, . .	10,000	11,000 00	13,574 81
Atlas Nat'l Bank, Boston, . . . .	10,000	12,200 00	11,838 01
Atlantic Nat'l Bank, Boston, . . .	4,100	6,000 00	4,679 26
Shawmut Nat'l Bank, Boston, . . .	10,000	11,100 00	10,450 00
Merchants' Nat'l Bank, Boston, . .	10,000	14,000 00	10,949 84
Suffolk Nat'l Bank, Boston, . . . .	10,000	12,000 00	12,147 46
Boylston Nat'l Bank, Boston, . . .	13,100	15,500 00	11,737 70
Falmouth Nat'l Bank, Falmouth, . .	5,000	6,250 00	5,428 28
Merchants' Nat'l B'k, New Bedford,	2,500	3,925 00	2,612 50
Wareham Nat'l Bank, Wareham, . .	24,000	31,200 00	25,177 98
Andover Nat'l Bank, Andover, . . .	500	600 00	522 50
	<u>\$160,900</u>	<u>\$199,132 00</u>	<u>\$176,096 85</u>

## WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Number of corporators, 52.

RUFUS H. BROWN, *President*.ALBERT H. MERRILL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$1,400,592 38	Public funds, . . . .	\$70,000 00
Earnings undivided, . . . .	66,557 85	Bank stock, . . . .	174,589 62
Guaranty fund, . . . .	21,000 00	Loans on bank stock, . . . .	1,300 00
		Railroad bonds, . . . .	39,750 00
		Real estate by foreclosure, . . . .	54,209 51
		Loans on real estate, . . . .	483,745 00
		Loans on personal security, . . . .	299,624 67
		Loans to counties, cities, or towns, . . . .	330,040 00
		Expense account, . . . .	307 18
		Cash in bank, . . . .	34,584 25
	\$1,488,150 23		\$1,488,150 23

## Loans on Bank Stock:—

On 7 shares Naumkeag National Bank, Salem, and 6 shares Mercantile

National Bank, . . . . . \$1,300 00

Amount of real estate held by foreclosure, . . . . . \$54,209 51

Assessed value of the same, . . . . . 46,650 00

Amount of income received from the same, . . . . . 3,793 21

Amount of municipal tax on real estate, . . . . . 941 59

## Cash on Deposit in Bank:—

Warren National Bank, Peabody, . . . . . \$34,584 25

Whole amount of interest or profits received or earned, . . . . . \$84,479 21

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent.,	{ 25,929 12
	2 per cent.,	{ 26,416 09

Times for the dividends fixed by the by-laws: third Wednesday in May and November.

The total amount of loans, with each specified rate of interest: \$6,942.33, 3 per cent.; \$6,942.34, 4 per cent.; \$25,000, 4½ per cent.; \$16,300, 4½ per cent.; \$90,000, 4½ per cent.; \$197,300, 5 per cent.; \$25,000, 5½ per cent.; \$5,000, 5½ per cent.; \$242,935, 6 per cent.; \$109,205, 6½ per cent.; \$36,365, 7 per cent.; \$2,400, 7½ per cent.; \$16,840, 7½ per cent.; \$3,400, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 169

Aggregate amount of the same, . . . . . 227,945 00

Amount of investments from which no income is received, . . . . . 3,642 70

Number of open accounts, . . . . . 3,799

Number and amount of deposits received for previous year, . . . . . 2,356 200,592 02

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 170 102,594 04

Number and amount of withdrawals, . . . . . 1,923 197,180 95

Number of accounts opened the previous year, . . . . . 499

Number of accounts closed the previous year, . . . . . 450

Amount of expenses of the corporation during previous year, . . . . . 3,314 41

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: June 23.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, currency, . . .	\$40,000	\$52,000 00	\$40,000 00
“ “ 4½s, registered, . . .	15,000	16,968 75	15,000 00
“ “ 4½s, coupon, . . .	12,000	13,575 00	12,000 00
State bonds:—			
State of Massachusetts 5s, . . .	3,000	3,030 00	3,000 00
	\$70,000	\$85,573 75	\$70,000 00

## BANK STOCK.

Warren Nat'l Bank, Peabody, . . .	\$2,900	\$3,915 00	\$2,900 00
Howard Nat'l Bank, Boston, . . .	4,700	5,734 00	4,689 00
Exchange Nat'l Bank, Boston, . . .	8,000	10,426 66	8,000 00
Webster Nat'l Bank, Boston, . . .	14,100	15,228 00	14,100 00
Atlantic Nat'l Bank, Boston, . . .	4,500	6,772 50	4,500 00
Suffolk Nat'l Bank, Boston, . . .	2,500	2,962 50	2,500 00
Shoe and Leather Nat'l B'k, Boston,	5,100	5,380 50	5,100 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,150 00	9,950 00
Exchange Nat'l Bank, Salem, . . .	900	9,440 00	900 00
Asiatic Nat'l Bank, Salem, . . .	2,250	3,000 00	2,250 00
Grand Nat'l Bank, Marblehead, . . .	4,800	5,568 00	4,595 00
Atlas Nat'l Bank, Boston, . . .	16,500	20,020 00	16,500 00
Revere Nat'l Bank, Boston, . . .	4,800	5,472 00	4,800 00
Eliot Nat'l Bank, Boston, . . .	9,500	11,305 00	9,500 00
Blackstone Nat'l Bank, Boston, . . .	10,000	10,850 00	10,000 00
Washington Nat'l Bank, Boston, . . .	500	678 75	500 00
Tremont Nat'l Bank, Boston, . . .	10,100	10,514 00	10,100 00
Faneuil Hall Nat'l Bank, Boston, . . .	6,000	7,815 00	6,000 00
Hamilton Nat'l Bank, Boston, . . .	2,300	2,679 50	2,300 00
Shawmut Nat'l Bank, Boston, . . .	5,200	5,720 00	5,200 00
South Danvers Nat'l Bank, Peabody,	1,000	1,500 00	1,000 00
Manufacturers' Nat'l Bank, Boston, .	10,000	10,500 00	9,909 37
Merchandise Nat'l Bank, Boston, . .	4,500	4,500 00	4,500 00
North America Nat'l Bank, Boston, .	6,000	6,645 00	6,000 00
City Nat'l Bank, Boston, . . .	1,000	1,190 00	1,000 00
Market Nat'l Bank, Boston, . . .	8,100	8,100 00	8,100 00
Mount Vernon Nat'l Bank, Boston, .	2,200	2,862 75	2,200 00
New England Nat'l Bank, Boston, . .	2,500	3,359 37	2,500 00
Continental Nat'l Bank, Boston, . .	2,500	2,959 57	2,500 00
Traders' Nat'l Bank, Boston, . . .	2,500	2,318 75	2,500 00
Commonwealth Nat'l Bank, Boston,	2,500	2,775 00	2,496 25
Globe Nat'l Bank, Boston, . . .	2,500	2,675 00	2,500 00
	\$169,950	\$204,016 85	\$174,589 62

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Maine Railroad, . . .	\$21,000	\$25,882 50	\$25,000 00
Old Colony Railroad, . . .	10,000	11,700 00	10,000 00
Eastern Railroad, . . .	5,000	5,475 00	4,750 00
	\$36,000	\$43,057 50	\$39,750 00

## WARREN INSTITUTION FOR SAVINGS — BOSTON.

Incorporated 1829. Number of corporators, 135.

TIMOTHY T. SAWYER, *President*.GEO. F. TUFTS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$4,735,275 85	Public funds, . . . . .	\$641,000 00
Earnings undivided, . . . . .	179,183 27	Loans on public funds, . . . . .	9,000 00
Guaranty fund, . . . . .	83,000 00	Bank stock, . . . . .	199,906 00
		Loans on bank stock, . . . . .	7,550 00
		Railroad bonds, . . . . .	200,000 00
		Real estate, . . . . .	50,000 00
		Real estate by foreclosure, . . . . .	128,850 00
		Loans on real estate, . . . . .	1,698,151 70
		Loans on personal security,* . . . . .	1,688,500 00
		Loans to counties, cities or towns, . . . . .	104,500 00
		Deposit in bank on interest, . . . . .	114,241 80
		Expense account, . . . . .	7,271 75
		Loans to railroads, . . . . .	140,000 00
		Cash on hand, . . . . .	8,487 87
	\$4,997,459 12		\$4,997,459 12

## Loans on Public Funds, amount on each:—

On \$8,000 City of Newton bonds, . . . . .	\$8,000 00
On \$1,000 United States 4½s, . . . . .	1,000 00

## Loans on Bank Stock, amount on each:—

On 50 shares Maverick National Bank, Boston, . . . . .	\$5,500 00
On 10 shares Monument National Bank, Boston, . . . . .	150 00
On 14 shares Bunker Hill National Bank, Boston, . . . . .	1,000 00
On 24 shares Blackstone National Bank, Boston, . . . . .	900 00

Invested in real estate (for banking purposes), . . . . .	\$50,000 00
Estimated value of the same, . . . . .	52,800 00
Amount of real estate held by foreclosure, . . . . .	128,850 00
Assessed value of the same, . . . . .	162,370 00
Amount of income received from the same, . . . . .	11,966 00
Amount of municipal tax on real estate, . . . . .	3,367 95

## Cash on Deposit in Bank:—

Bunker Hill National Bank, Boston, . . . . .	\$114,241 80
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Whole amount of interest or profits received or earned, . . . . .	\$246,223 59
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	86,921 35
year, . . . . . } 2 per cent., {	91,502 56

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$50,000, 3½ per cent.; \$433,000, 4 per cent.; \$50,000, 4½ per cent.; \$50,000, 4¾ per cent.; \$836,000, 4½ per cent.; \$100,000, 4¾ per cent.; \$295,000, 4¾ per cent.; \$314,600, 5 per cent.; \$9,500, 5¼ per cent.; \$136,900, 5½ per cent.; \$1,004,940, 6 per cent.; \$192,395, 6½ per cent.; \$112,650, 7 per cent.; \$26,000, 7⅓ per cent.; \$36,216.70, 7½ per cent.; \$500, 8 per cent.

\* This bank has been notified that these loans have exceeded the legal limit.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	436	
Aggregate amount of the same, . . . . .		\$712,931 70
Amount of investments from which no income is received, . . . . .		9,350 00
Number of open accounts, . . . . .	12,763	
Number and amount of deposits received for previous year, . . . . .	9,735	757,300 00
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	665	343,099 00
Number and amount of withdrawals, . . . . .	6,382	607,364 29
Number of accounts opened the previous year, . . . . .	1,617	
Number of accounts closed the previous year, . . . . .	813	
Amount of expenses of the corporation during previous year, . . . . .		9,554 28
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: November 18.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$300,000	\$339,375 00	\$300,000 00
“ “ 4s, . . . . .	250,000	298,750 00	250,000 00
City and town bonds:—			
City of Charlestown 6s, . . . . .	40,000	46,400 00	40,000 00
of Somerville 6s, . . . . .	46,000	50,600 00	46,000 00
Town of Everett 6s, . . . . .	5,000	5,750 00	5,000 00
	\$641,000	\$740,875 00	\$641,000 00

## BANK STOCK.

Bunker Hill Nat'l Bank, Boston, . . . . .	\$20,000	\$36,350 00	\$20,000 00
City Nat'l Bank, Boston, . . . . .	2,000	2,380 00	2,000 00
Eagle Nat'l Bank, Boston, . . . . .	7,500	8,456 25	7,500 00
Shoe and Leather Nat'l B'k, Boston, . . . . .	5,000	5,275 00	5,000 00
Hide and Leather Nat'l Bank, Boston, . . . . .	15,000	16,500 00	15,000 00
Massachusetts Nat'l Bank, Boston, . . . . .	5,500	6,160 00	5,500 00
Traders' Nat'l Bank, Boston, . . . . .	10,000	9,300 00	10,000 00
Third Nat'l Bank, Boston, . . . . .	10,000	10,125 00	10,000 00
New England Nat'l Bank, Boston, . . . . .	11,600	15,660 00	11,600 00
Union Nat'l Bank, Boston, . . . . .	20,000	28,000 00	20,000 00
Everett Nat'l Bank, Boston, . . . . .	6,000	6,780 00	6,000 00
Naumkeag Nat'l Bank, Salem, . . . . .	4,200	6,804 00	4,200 00
Merchandise Nat'l Bank, Boston, . . . . .	5,000	5,000 00	5,000 00
Webster Nat'l Bank, Boston, . . . . .	10,000	10,837 50	10,000 00
Eliot Nat'l Bank, Boston, . . . . .	15,800	18,802 00	15,800 00
State Nat'l Bank, Boston, . . . . .	11,800	14,514 00	12,836 00
Tremont Nat'l Bank, Boston, . . . . .	10,800	12,312 00	12,300 00
Atlas Nat'l Bank, Boston, . . . . .	9,000	10,901 25	10,170 00
Howard Nat'l Bank, Boston, . . . . .	10,000	12,200 00	11,000 00
Second Nat'l Bank, Boston, . . . . .	4,300	6,536 00	6,000 00
	\$193,500	\$242,893 00	\$199,906 00

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad 6s, .	\$50,000	\$59,500 00	\$50,000 00
Old Colony Railroad 7s, . . .	50,000	62,500 00	50,000 00
Old Colony Railroad 6s, . . .	50,000	58,500 00	50,000 00
Worcester and Nashua Railroad 5s, .	50,000	50,500 00	50,000 00
	\$200,000	\$231,000 00	\$200,000 00



## WARREN SAVINGS BANK — WARREN.

Incorporated February 24, 1882, }  
 Commenced business, August 17, 1882. } No. of corporators, 27.

JOHN W. CHADSEY, *President*.SAMUEL E. BLAIR, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	\$10,962 32	Loans on bank stock, . . .	\$1,000 00
		Railroad bonds, . . .	1,257 95
		Loans on real estate, . . .	2,500 00
		Loans on personal security, . .	630 00
		Loans to counties, cities, or towns, . . .	2,000 00
		Deposit in bank, on interest, .	1,971 67
		Expense account, . . .	84 38
		Cash on hand, . . .	1,518 32
	\$10,962 32		\$10,962 32

## Loans on Bank Stock : —

On 10 shares Palmer National Bank, Palmer, . . . . . \$1,000 00

## Cash on Deposit in Bank : —

First National Bank, Worcester, . . . . . \$1,971 67

Times for the dividends, fixed by the by-laws : April and October.

The total amount of loans, with each specified rate of interest : \$2,000, 4 per cent ; \$2,000, 5½ per cent. ; \$2,130, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 7

Aggregate amount of the same, . . . . . 6,100 30

Number of open accounts, . . . . . 83

Number and amount of deposits received for previous year, . . . 84 10,992 32

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 8 5,400 00

Number and amount of withdrawals, . . . . . 2 30 00

Number of accounts opened the previous year, . . . . . 84

Number of accounts closed the previous year, . . . . . 1

Amount of expenses of the corporation during previous year, . . . 84 38

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner : December 18.

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad, . . .	\$1,000	\$1,170 00	\$1,257 95

## WATERTOWN SAVINGS BANK — WATERTOWN.

Incorporated, 1870. No. of corporators, 34.

CHARLES J. BARRY, *President*.TILDEN G. ABBOTT, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$272,054 81	Public funds, . . . . .	\$30,285 00
Earnings undivided, . . . . .	1,167 56	Bank stock, . . . . .	37,432 75
Guaranty fund, . . . . .	3,000 00	Loans on bank stock, . . . . .	1,250 00
		Railroad bonds, . . . . .	37,675 00
		Loans on real estate, . . . . .	139,518 25
		Loans on personal security, . . . . .	8,000 00
		Deposit in bank, on interest, . . . . .	22,000 00
		Expense account, . . . . .	4 00
		Cash on hand, . . . . .	57 37
	\$276,222 37		\$276,222 37

## Loans on Bank Stock : --

On 15 shares Union Market National Bank, Watertown, . . . . . \$1,250 00

## Cash on Deposit in Bank : --

Union Market National Bank, Watertown, . . . . . \$22,000 00

Whole amount of interest or profits received or earned, . . . . . \$14,014 62

Rate and amount of each semi-annual dividend for previous year, . . . . .	2½ per cent., }	5,137 21
	2½ per cent., }	5,431 61

Times for the dividends, fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $4\frac{7}{10}\%$ .

The total amount of loans, with each specified rate of interest: \$26,000, 5 per cent.; \$33,000, 5½ per cent.; \$96,118.25, 6 per cent.; \$1,900, 6½ per cent.; \$47,150, 7 per cent.; \$7,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 65

Aggregate amount of the same, . . . . . 65,018 25

Number of open accounts, . . . . . 975

Number and amount of deposits received for previous year, . . . . . 1,304 82,228 71

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 56 34,880 64

Number and amount of withdrawals, . . . . . 509 59,096 65

Number of accounts opened the previous year, . . . . . 220

Number of accounts closed the previous year, . . . . . 152

Amount of expenses of the corporation during previous year, . . . . . 866 16

Amount of treasurer's bond, . . . . . 5,000 00

Date of examination by commissioner: June 5.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Lewiston, Me., 6s, . . .	\$1,000	\$1,150 00	\$1,000 00
of Bangor, Me., 6s, . . .	2,000	2,260 00	2,100 00
of Newburyport 6s, . . .	1,000	1,080 00	1,000 00
of Charlestown 6s, . . .	3,000	3,390 00	3,300 00
of Fitchburg 6s, . . .	1,000	1,170 00	1,100 00
of Newton 6s, . . .	1,000	1,290 00	1,195 00
of Newton 5s, . . .	2,000	2,290 00	2,340 00
of Cambridge 6s, . . .	6,000	7,740 00	7,080 00
of Boston 6s, . . .	1,000	1,280 00	1,190 00
Town of Arlington 6s, . . .	4,000	4,600 00	4,280 00
of Watertown 5s, . . .	5,000	5,150 00	5,100 00
of Brookline 7s, . . .	500	670 00	600 00
	\$27,500	\$32,070 00	\$30,285 00

## BANK STOCK.

Commonwealth Nat'l Bank, Boston,	\$2,000	\$2,220 00	\$2,000 00
Blackstone Nat'l Bank, Boston, .	2,500	2,712 50	2,700 00
Metropolitan Nat'l Bank, Boston, .	800	968 00	800 00
Market Nat'l Bank, Boston, . . .	2,200	2,200 00	2,200 00
Exchange Nat'l Bank, Boston, . . .	1,000	1,300 00	1,375 00
Continental Nat'l Bank, Boston, . .	5,000	5,900 00	5,651 25
Webster Nat'l Bank, Boston, . . .	1,900	2,052 00	2,014 00
North America Nat'l Bank, Boston,	2,000	2,200 00	2,155 00
Third Nat'l Bank, Boston, . . .	4,000	4,060 00	4,000 00
Boston Nat'l Bank, Boston, . . .	2,500	2,950 00	2,800 00
Central Nat'l Bank, Boston, . . .	2,000	1,480 00	* 4,000 00
Manufacturers' Nat'l Bank, Boston, .	1,000	1,050 00	1,037 50
Massachusetts Nat'l Bank, Boston, .	2,250	2,520 00	2,700 00
Traders' Nat'l Bank, Boston, . . .	1,500	1,395 00	1,500 00
Union Market Nat'l B'k, Watertown,	2,500	2,750 00	2,500 00
	\$33,150	\$35,757 50	\$37,432 75

## RAILROAD BONDS.

Boston and Maine Railroad 7s, . . .	\$2,000	\$2,470 00	\$2,200 00
Vermont and Massachusetts R.R. 6s,	4,900	4,900 00	4,900 00
Fitchburg Railroad 5s, . . .	9,000	9,810 00	9,990 00
Connecticut and Passumpsic R.R. 7s,	9,000	10,350 00	10,272 50
Newport and Richford Railroad 5s, .	10,000	10,400 00	10,312 50
	\$34,900	\$37,930 00	\$37,675 00

\* This amount includes assessment.

## WEBSTER FIVE CENTS SAVINGS BANK — WEBSTER.

Incorporated, 1868. No. of corporators, 52.

F. D. BROWN, *President*.F. A. STOCKWELL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$427,175 09	Public funds, . . . . .	\$16,405 00
Earnings undivided, . . . . .	4,263 97	Bank stock, . . . . .	69,400 00
Guaranty fund, . . . . .	4,759 73	Railroad bonds, . . . . .	55,352 50
		Real estate by foreclosure, . . . . .	20,400 00
		Loans on real estate, . . . . .	196,785 00
		Loans on personal security, . . . . .	20,797 00
		Loans to counties, cities, or towns, . . . . .	43,000 00
		Deposit in bank on interest, . . . . .	4,039 96
		Expense account, . . . . .	505 93
		Premium account, . . . . .	9,400 50
		Cash on hand, . . . . .	112 90
	<hr/> \$456,198 79		<hr/> \$436,198 79

Amount of real estate held by foreclosure, . . . . .	\$20,400 00
Assessed value of the same, . . . . .	19,050 00
Amount of income received from the same, . . . . .	295 73
Amount of municipal tax on real estate, . . . . .	42 28

## Cash on Deposit in Bank: —

First National Bank, Webster, . . . . .	\$4,039 96
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Whole amount of interest or profits received, . . . . .	\$22,224 35
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., } 7,383 82
	2 per cent., } 7,719 11

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$31,000, 4 per cent.; \$26,150, 5 per cent.; \$2,500, 5½ per cent.; \$189,760, 6 per cent.; \$10,000, 6½ per cent.; \$1,172, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 194

Aggregate amount of the same, . . . . .	161,682 00
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Number of open accounts, . . . . .	2,045
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Number and amount of deposits received for previous year, . . . . .	1,807 127,994 90
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	77 43,633 00
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Number and amount of withdrawals, . . . . .	1,097 109,598 56
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Number of accounts opened the previous year, . . . . .	378
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Number of accounts closed the previous year, . . . . .	348
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Amount of expenses of the corporation during previous year, . . . . .	1,364 84
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Amount of treasurer's bond, . . . . .	25,000 00
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Date of examination by commissioner: March 18.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . . .	\$1,000	\$4,780 00	\$3,960 00
District of Columbia bonds, . . .	5,000	6,700 00	5,000 00
City and town bonds:—			
City of Rockland, Me., . . . .	2,000	2,120 00	2,120 00
Town of Pawtucket, R. I., . . . .	5,000	5,325 00	5,325 00
	\$16,000	\$18,925 00	\$16,405 00

## BANK STOCK.

Quinsigamond Nat'l B'k, Worcester,	\$6,100	\$7,442 00	\$6,100 00
Worcester Nat'l Bank, Worcester, .	8,000	10,280 00	8,000 00
Mechanics' Nat'l Bank, Worcester, .	700	840 00	700 00
First Nat'l Bank, Worcester, . . .	1,200	1,920 00	1,200 00
City Nat'l Bank, Worcester, . . . .	2,000	2,420 00	2,000 00
Southbridge N'l Bank, Southbridge,	500	660 00	500 00
Oxford Nat'l Bank, Oxford, . . . .	2,000	2,640 00	2,000 00
Grafton Nat'l Bank, Grafton, . . .	1,000	1,070 00	1,000 00
Webster Nat'l Bank, Webster, . . .	6,500	6,500 00	6,500 00
Barre Nat'l Bank, Barre, . . . .	2,300	2,852 00	2,300 00
Revere Nat'l Bank, Boston, . . . .	3,600	4,122 00	3,600 00
Boylston Nat'l Bank, Boston, . . .	1,900	2,318 00	1,900 00
Shoe and Leather Nat'l B'k, Boston,	7,400	7,844 00	7,400 00
State Nat'l Bank, Boston, . . . .	1,000	1,190 00	1,000 00
Merchants' Nat'l Bank, Boston, . .	1,000	1,430 00	1,000 00
Webster Nat'l Bank, Boston, . . . .	6,400	6,944 00	6,400 00
Blackstone Nat'l Bank, Boston, . .	4,800	5,020 00	4,800 00
Atlas Nat'l Bank, Boston, . . . .	3,400	4,046 00	3,400 00
Hide and Leather Nat'l B'k, Boston,	400	440 00	400 00
Old Boston Nat'l Bank, Boston, . .	2,500	2,925 00	2,500 00
Eliot Nat'l Bank, Boston, . . . .	1,000	1,150 00	1,000 00
Eagle Nat'l Bank, Boston, . . . .	500	565 00	500 00
City Nat'l Bank, Boston, . . . .	200	238 00	200 00
Uncas Nat'l Bank, Norwich, Conn., .	2,500	3,150 00	2,500 00
First Nat'l Bank, Norwich, Conn., .	2,500	2,925 00	2,500 00
	\$69,400	\$80,931 00	\$69,400 00

## RAILROAD BONDS.

Boston and Albany Railroad, . . .	\$5,000	\$6,200 00	\$6,050 00
Old Colony Railroad, . . . .	22,000	26,890 00	26,427 50
Boston, Revere Beach & Lynn R.R.,	10,000	12,100 00	11,700 00
Fitchburg Railroad, . . . .	10,000	11,250 00	11,175 00
	\$47,000	\$56,440 00	\$55,352 50



## WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated 1863. Number of corporators, 62.

RICHARD R. FREEMAN, *President*.THOMAS KEMP, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$324,170 41	Bank stock, . . . . .	\$237,132 36
Earnings undivided, . . . . .	9,967 31	Real estate, . . . . .	2,000 00
Guaranty fund, . . . . .	10,613 39	Loans on real estate, . . . . .	85,623 76
Bills payable, . . . . .	694 00	Loans on personal security, . . . . .	8,710 10
		Loans to counties, cities, or towns, . . . . .	3,800 00
		Deposit in banks on interest, . . . . .	6,590 93
		Cash on hand, . . . . .	1,587 96
	\$345,445 11		\$345,445 11

Invested in real estate (for banking purposes), . . . . .	\$2,000 00
Estimated value of the same, . . . . .	3,000 00
Amount of municipal tax on real estate, . . . . .	42 00

## Cash on Deposit in Bank : —

Blackstone National Bank, Boston, . . . . .	\$6,590 93
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Whole amount of interest or profits received or earned, . . . . .	\$18,047 51
Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., { 6,118 47
	2 per cent., { 6,206 67

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $5\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$8,000, 5 per cent.; \$7,000,  $5\frac{1}{2}$  per cent.; \$64,633.10, 6 per cent.; \$14,400 76, 7 per cent.; \$4,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 39

Aggregate amount of the same, . . . . .	33,623 76
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Number of open accounts, . . . . . 1,016

Number and amount of deposits received for previous year, . . . . .	318 50,121 56
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	24 12,591 77
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Number and amount of withdrawals, . . . . .	380 43,231 15
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Number of accounts opened the previous year, . . . . . 95

Number of accounts closed the previous year, . . . . . 72

Amount of expenses of the corporation during previous year, . . . . .	1,200 00
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Amount of treasurer's bond, . . . . .	20,000 00
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Date of examination by commissioner: August 25.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
State Nat'l Bank, Boston, . . .	\$9,100	\$10,829 00	\$9,810 75
Commerce Nat'l Bank, Boston, . . .	3,000	3,720 00	4,618 10
Republic Nat'l Bank, Boston, . . .	13,700	16,303 00	14,579 38
Revere Nat'l Bank, Boston, . . .	1,800	2,101 50	1,998 00
Hamilton Nat'l Bank, Boston, . . .	8,600	10,277 00	10,222 25
Hide and Leather Nat'l B'k, Boston, . . .	10,000	11,375 00	12,214 51
Central Nat'l Bank, Boston, . . .	7,500	13,068 75	15,108 75
Tremont Nat'l Bank, Boston, . . .	10,000	11,575 00	12,923 25
North Nat'l Bank, Boston, . . .	3,500	4,602 50	4,210 62
Freeman's Nat'l Bank, Boston, . . .	8,500	10,030 00	10,126 50
Mount Vernon Nat'l Bank, Boston, . . .	2,000	2,605 00	2,540 00
Globe Nat'l Bank, Boston, . . .	4,200	4,620 00	5,469 25
New England Nat'l Bank, Boston, . . .	2,500	3,475 00	4,318 75
Suffolk Nat'l Bank, Boston, . . .	3,000	3,588 75	3,612 50
Third Nat'l Bank, Boston, . . .	20,000	20,250 00	20,000 00
Second Nat'l Bank, Boston, . . .	2,200	3,344 00	2,200 00
Manufacturers' Nat'l Bank, Boston, . . .	6,100	6,603 25	6,100 00
Webster Nat'l Bank, Boston, . . .	3,500	3,858 75	3,500 00
Blackstone Nat'l Bank, Boston, . . .	10,000	11,000 00	10,000 00
Atlas Nat'l Bank, Boston, . . .	13,500	16,305 00	13,500 00
Continental Nat'l Bank, Boston, . . .	14,500	17,163 75	14,500 00
Shawmut Nat'l Bank, Boston, . . .	9,000	9,990 00	9,000 00
Eagle Nat'l Bank, Boston, . . .	10,000	11,500 00	10,000 00
Eliot Nat'l Bank, Boston, . . .	15,600	18,387 75	15,600 00
Faneuil Hall Nat'l Bank, Boston, . . .	4,000	5,160 00	4,000 00
Boylston Nat'l Bank, Boston, . . .	3,600	4,329 00	3,600 00
Shoe and Leather N'l Bank, Boston, . . .	800	884 00	800 00
Boston Nat'l Bank, Boston, . . .	1,000	1,212 50	1,000 00
Traders' Nat'l Bank, Boston, . . .	1,100	1,094 50	1,100 00
Howard Nat'l Bank, Boston, . . .	1,500	1,800 00	1,500 00
Union Nat'l Bank, Boston, . . .	2,300	3,312 00	2,773 25
Old Boston Nat'l Bank, Boston, . . .	2,500	2,950 00	3,675 00
First Nat'l Bank, Provincetown, . . .	2,400	3,840 00	2,531 50
	\$211,000	\$251,155 00	\$237,132 36

## WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated 1869. Number of corporators, 65.

CYRUS FAY, *President*.GEO. O. BRIGHAM, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$494,054 94	Public funds, . . . . .	\$12,500 00
Earnings undivided, . . . . .	6,536 28	Bank stock, . . . . .	53,800 00
Guaranty fund, . . . . .	6,185 00	Railroad bonds, . . . . .	3,000 00
Suspense account, . . . . .	2,689 85	Real estate by foreclosure, . . . . .	12,097 27
		Loans on real estate, . . . . .	307,227 52
		Loans on personal security, . . . . .	61,314 00
		Loans to counties, cities, or towns, . . . . .	13,000 00
		Deposit in banks on interest, . . . . .	41,479 18
		Expense account, . . . . .	48 10
	\$509,466 07		\$509,466 07

Amount of real estate held by foreclosure, . . . . .	\$12,097 27
Assessed value of the same, . . . . .	12,000 00
Amount of income received from the same, . . . . .	480 00
Amount of municipal tax on real estate, . . . . .	176 24

Cash on Deposit in Banks, amount in each : —

Commonwealth National Bank, Boston, . . . . .	\$14,450 06
First National Bank, Westborough, . . . . .	27,029 12

Whole amount of interest or profits received or earned, . . . . .	\$22,804 26
Rate and amount of each semi-annual dividend for previous year, . . . . .	$\left. \begin{array}{l} 2\frac{1}{2} \text{ per cent.,} \\ 2 \text{ per cent.,} \end{array} \right\} \begin{array}{l} 10,761 00 \\ 8,832 61 \end{array}$

Times for the dividends fixed by the by-laws: February and August.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $4\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$7,000, 4 per cent.; \$27,000, 5 per cent.; \$347,541.52, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 232

Aggregate amount of the same, . . . . . 256,141 52

Number of open accounts, . . . . . 1,647

Number and amount of deposits received for previous year, . . . . . 1,440 144,970 30

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 118 65,525 63

Number and amount of withdrawals, . . . . . 1,084 104,118 69

Number of accounts opened the previous year, . . . . . 393

Number of accounts closed the previous year, . . . . . 254

Amount of expenses of the corporation during previous year, . . . . . 1,016 25

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: June 12.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Rockland, Me., . . . . .	\$2,500	\$2,500 00	\$2,500 00
Town of Westborough water bonds,	10,000	11,150 00	10,000 00
	<u>\$12,500</u>	<u>\$13,650 00</u>	<u>\$12,500 00</u>

## BANK STOCK.

Traders' Nat'l Bank, Boston, . . .	\$5,500	\$4,950 00	\$5,500 00
Tremont Nat'l Bank, Boston, . . .	3,600	4,140 00	3,600 00
Globe Nat'l Bank, Boston, . . . .	1,600	1,712 00	1,600 00
Commerce Nat'l Bank, Boston, . . .	800	952 00	800 00
Redemption Nat'l Bank, Boston, . .	2,000	2,620 00	2,000 00
Everett Nat'l Bank, Boston, . . . .	3,000	3,390 00	3,000 00
Merchants' Nat'l Bank, Boston, . .	4,200	5,880 00	4,200 00
New England Nat'l Bank, Boston, . .	600	810 00	600 00
Hide and Leather Nat'l B'k, Boston,	1,900	2,090 00	1,900 00
Republic Nat'l Bank, Boston, . . . .	1,000	1,250 00	1,000 00
City Nat'l Bank, Worcester, . . . .	2,200	2,662 00	2,200 00
Quinsigamond N'l Bank, Worcester, .	1,500	1,830 00	1,500 00
First Nat'l Bank, Westborough, . . .	16,400	17,712 00	16,400 00
Millbury Nat'l Bank, Millbury, . . .	2,000	2,600 00	2,000 00
Grafton Nat'l Bank, Grafton, . . . .	500	550 00	500 00
Marlborough N'l B'k, Marlborough, .	10,000	10,000 00	10,000 00
Northborough N'l B'k, Northborough,	2,000	2,400 00	2,000 00
	<u>\$58,800</u>	<u>\$65,548 00</u>	<u>\$58,800 00</u>

## RAILROAD BONDS.

Boston, Clinton and Fitchburg R.R.,	\$2,000	\$2,000 00	\$2,000 00
Fitchburg Railroad, . . . . .	1,000	1,100 00	1,000 00
	<u>\$3,000</u>	<u>\$3,100 00</u>	<u>\$3,000 00</u>

## WESTFIELD SAVINGS BANK—WESTFIELD.

Incorporated 1853. Number of corporators, 53.

SAMUEL FOWLER, *President*.V. W. CROWSON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$769,606 01	Public funds, . . . .	\$165,000 00
Earnings undivided, . . . .	16,458 33	Bank stock, . . . .	62,200 00
Guaranty fund, . . . .	10,831 28	Loans on bank stock, . . . .	3,075 00
Rent rec'd from real estate by foreclosure, . . . .	1,670 69	Real estate by foreclosure, . . . .	23,451 00
Other liabilities, . . . .	51 50	Loans on real estate, . . . .	394,167 55
		Loans on personal security, . . . .	57,720 90
		Loans to counties, cities, or towns, . . . .	34,000 00
		Deposit in bank on interest, . . . .	20,971 88
		Expense account, . . . .	496 56
		Deferred premium account, . . . .	16,447 59
		Deferred profit and loss account, . . . .	17,251 75
		Expenses on real estate by foreclosure, . . . .	440 31
		Cash on hand, . . . .	3,395 27
	\$798,617 81		\$798,617 81

## Loans on Bank Stock:—

On 38 shares First National Bank, Westfield, . . . . . \$3,075 00

Amount of real estate held by foreclosure, . . . . . \$23,451 00

Assessed value of the same, . . . . . 27,650 00

Amount of income received from the same, . . . . . 2,004 52

Amount of municipal tax on real estate, . . . . . 416 97

## Cash on Deposit in Bank:—

First National Bank, Westfield, . . . . . \$20,971 88

Whole amount of interest or profits received or earned, . . . . . \$39,690 51

Rate and amount of each semi-annual dividend for previous year, . . . . . } 2 per cent., } 14,997 49

. . . . . } 2 per cent., } 14,875 44

Times for the dividends, fixed by the by-laws: January 10 and July 10.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $8\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$5,250, 4 per cent.; \$483,713.45, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 216

Aggregate amount of the same, . . . . . 218,042 75

Number of open accounts, . . . . . 2,645

Number and amount of deposits received for previous year, . . . . . 6,655 168,337 36

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 108 62,637 72

Number and amount of withdrawals, . . . . . 1,532 155,927 46

Number of accounts opened the previous year, . . . . . 402

Number of accounts closed the previous year, . . . . . 352

Amount of expenses of the corporation during previous year, . . . . . 1,364 96

Amount of treasurer's bond, . . . . . 10,000 00

Date of examination by commissioner: August 3.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . .	\$20,000	\$22,400 00	\$20,000 00
“ “ 4s, . . . .	57,000	67,830 00	57,000 00
“ “ 6s, currency, . .	40,000	51,910 00	40,000 00
“ “ 3s, . . . .	12,500	12,750 00	12,500 00
City bonds :—			
City of Cincinnati, O., . . .	10,000	12,800 00	10,000 00
of Providence, R. I., . . .	10,000	11,800 00	10,000 00
of Chelsea, . . . .	3,000	3,540 00	3,000 00
of Portland, Me., . . . .	4,000	4,280 00	4,000 00
of Charlestown, . . . .	3,000	3,510 00	3,000 00
of Northampton, . . . .	3,000	3,510 00	3,000 00
of Minneapolis, Minn., . . .	2,500	2,875 00	2,500 00
	\$165,000	\$197,205 00	\$165,000 00

## BANK STOCK.

First Nat'l Bank, Westfield, . .	\$42,200	\$57,814 00	\$56,973 25
Hampden Nat'l Bank, Westfield, . .	800	1,200 00	1,140 00
Hampshire Co. N'l B'k, Northampt'n,	3,000	3,900 00	3,000 00
Agawam Nat'l Bank, Springfield, . .	3,200	4,160 00	3,672 00
City Nat'l Bank, Springfield, . . .	5,000	6,000 00	5,000 00
Redemption Nat'l Bank, Boston, . .	2,500	3,275 00	3,293 75
Suffolk Nat'l Bank, Boston, . . .	1,000	1,180 00	1,081 00
Eagle Nat'l Bank, Boston, . . . .	2,000	2,240 00	2,300 00
Hide and Leather Nat'l B'k, Boston,	500	550 00	566 25
Atlas Nat'l Bank, Boston, . . . .	2,000	2,420 00	2,092 50
	\$62,200	\$82,739 00,	\$79,118 75

## WEYMOUTH SAVINGS BANK—WEYMOUTH.

Incorporated 1833. Number of corporators, 68.

EBEN DENTON, *President*.CHARLES T. CRANE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$533,572 87	Public funds, . . . . .	\$11,887 50
Earnings undivided, . . . . .	18,692 19	Loans on public funds, . . . . .	6,000 00
Guaranty fund, . . . . .	13,167 00	Bank stock, . . . . .	66,800 00
		Railroad bonds, . . . . .	11,800 00
		Real estate by foreclosure, . . . . .	102,422 00
		Loans on real estate, . . . . .	321,172 00
		Loans on personal security, . . . . .	21,071 00
		Deposit in banks on interest, . . . . .	12,481 13
		Suspense account, . . . . .	10,800 00
		Cash on hand and in bank, . . . . .	998 43
	<hr/>		<hr/>
	\$565,432 06		\$565,432 06

Loans on Public Funds, amount on each :—

On \$2,000 city of Salem bonds; \$3,000 city of Charlestown bonds; \$1,000 town of Roxbury bonds, . . . . . \$6,000 00

Amount of real estate held by foreclosure, . . . . . \$102,422 00

Assessed value of the same, . . . . . 68,715 00

Amount of income received from the same, . . . . . 5,086 13

Amount of municipal tax on real estate, . . . . . 1,080 23

Cash on Deposit in Banks, amount in each :—

Republic National Bank, Boston, . . . . . \$12,481 13

Union National Bank, Weymouth, . . . . . 792 77

Whole amount of interest or profits received or earned, . . . . . \$34,389 24

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 11,022 79  
year, . . . . . } 2 per cent., { 10,730 39

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend:  $7\frac{1}{2}$ .

The total amount of loans, with each specified rate of interest: \$6,000, 4 per cent.; \$26,900, 5 per cent.; \$5,000,  $5\frac{1}{2}$  per cent.; \$139,624, 6 per cent.; \$74,805,  $6\frac{1}{2}$  per cent.; \$47,853, 7 per cent.; \$1,350,  $7\frac{3}{10}$  per cent.; \$27,070,  $7\frac{1}{2}$  per cent.; \$19,641, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 210

Aggregate amount of the same, . . . . . 207,754 00

Amount of investments from which no income is received, . . . . . 4,000 00

Number of open accounts, . . . . . 1,693

Number and amount of deposits received for previous year, . . . . . 367 23,824 25

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 20 10,532 38

Number and amount of withdrawals, . . . . . 721 77,146 12

Number of accounts opened the previous year, . . . . . 100

Number of accounts closed the previous year, . . . . . 201

Amount of expenses of the corporation during previous year, . . . . . 2,664 40

Amount of treasurer's bond, . . . . . 17,500 00

Date of examination by commissioner: July 22.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$12,000	\$14,325 00	\$11,887 50

## BANK STOCK.

Union Nat'l Bank, Weymouth, .	\$34,800	\$41,760 00	\$34,800 00
Hide and Leather Nat'l B'k, Boston, .	7,500	8,250 00	7,500 00
Washington Nat'l Bank, Boston, .	4,000	5,430 00	4,000 00
Traders' Nat'l Bank, Boston, . .	4,000	3,710 00	4,000 00
Webster Nat'l Bank, Boston, . .	2,700	2,926 12	2,700 00
Boston Nat'l Bank, Boston, . .	2,700	2,929 50	2,700 00
Republic Nat'l Bank, Boston, . .	3,000	3,750 00	3,000 00
Exchange Nat'l Bank, Boston, . .	1,500	1,951 88	1,500 00
Merchants' Nat'l Bank, Boston, .	1,200	1,687 50	1,200 00
North Nat'l Bank, Boston, . .	1,400	1,805 50	1,400 00
Metropolitan Nat'l Bank, Boston, .	2,000	2,425 00	2,000 00
Merchandise Nat'l Bank, Boston, .	2,000	2,000 00	2,000 00
	\$66,800	\$78,625 50	\$66,800 00

## RAILROAD BONDS.

Boston, Rev. Beach and Lynn R.R. 6s,	\$10,00	\$11,600 00	\$11,800 00
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## WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated, 1872. Number of corporators, 57.

CHARLES P. WHITIN, *President*.H. A. GOODELL, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . .	\$252,734 35	Public funds, . . . .	\$9,000 00
Earnings undivided, . . . .	7,280 23	Bank stock, . . . .	76,398 79
Guaranty fund, . . . .	2,656 24	Railroad bonds, . . . .	28,340 00
		Loans on real estate, . . . .	85,079 74
		Loans on personal security, . . . .	57,500 00
		Deposit in bank on interest, . . . .	5,750 34
		Expense account, . . . .	601 95
	\$262,670 82		\$262,670 82

## Cash on Deposit in Bank: —

Whitinsville National Bank, . . . . . \$5,750 34

Whole amount of interest or profits received or earned, . . . . \$12,758 21

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	4,155 69
	2 per cent., {	4,366 43

Times for the dividends, fixed by the by-laws: May and November.

The total amount of loans, with each specified rate of interest: \$52,500, 4½ per cent.; \$8,800, 5 per cent.; \$37,500, 5½ per cent.; \$48,705, 6 per cent.; \$2,950, 7 per cent.; \$1,124.74, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 42

Aggregate amount of the same, . . . . . 40,679 74

Number of open accounts, . . . . . 874

Number and amount of deposits received for previous year, . . . 850 68,739 72

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 43 19,932 55

Number and amount of withdrawals, . . . . . 402 38,745 01

Number of accounts opened the previous year, . . . . . 168

Number of accounts closed the previous year, . . . . . 112

Amount of expenses of the corporation during previous year, . . . 447 50

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: June 1.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Norwich, Conn., . . .	\$1,000	\$1,140 00	\$1,000 00
of Fall River, . . . . .	5,000	6,250 00	5,000 00
of Manchester, N. H., . . .	3,000	3,480 00	3,000 00
	\$9,000	\$10,870 00	\$9,000 00

## BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	\$3,900	\$5,928 00	\$5,640 75
Atlas Nat'l Bank, Boston, . . .	2,000	2,440 00	2,492 50
Blackstone Nat'l Bank, Boston, .	2,000	2,200 00	2,651 17
Boylston Nat'l Bank, Boston, . .	2,000	2,500 00	2,998 00
Boston Nat'l Bank, Boston, . . .	300	366 00	323 25
Columbian Nat'l Bank, Boston, . .	1,600	2,096 00	2,225 00
Commonwealth Nat'l Bank, Boston,	3,000	3,450 00	3,752 50
Commerce Nat'l Bank, Boston, . .	1,100	1,364 00	1,334 00
City Nat'l Bank, Worcester, . . .	4,000	4,600 00	4,500 00
Everett Nat'l Bank, Boston, . . .	3,000	3,420 00	3,735 00
Eliot Nat'l Bank, Boston, . . . .	1,000	1,180 00	1,167 50
Exchange Nat'l Bank, Boston, . .	1,000	1,310 00	1,740 00
Faneuil Hall Nat'l Bank, Boston, .	1,000	1,300 00	1,398 75
Freeman's Nat'l Bank, Boston, . .	2,500	2,950 00	3,360 25
Massachusetts Nat'l Bank, Boston, .	3,000	3,390 00	3,760 62
Merchants' Nat'l Bank, Boston, . .	4,200	6,132 00	6,055 75
Millbury Nat'l Bank, Millbury, . .	3,000	3,750 00	3,541 75
New England Nat'l Bank, Boston, .	1,000	1,400 00	1,485 00
North Nat'l Bank, Boston, . . . .	2,500	3,300 00	3,243 75
North America Nat'l Bank, Boston, .	3,000	3,450 00	3,287 50
Northboro' Nat'l B'k, Northboro', .	1,600	2,080 00	2,080 00
Redemption Nat'l Bank, Boston, . .	4,000	5,360 00	6,027 50
Revere Nat'l Bank, Boston, . . . .	1,900	2,223 00	2,369 75
Union Nat'l Bank, Boston, . . . .	1,000	1,440 00	1,372 50
Republic Nat'l Bank, Boston, . . .	2,800	3,416 00	3,578 50
Webster Nat'l Bank, Boston, . . .	2,000	2,220 00	2,277 50
	\$58,400	\$73,265 00	\$76,398 79

## RAILROAD BONDS.

Providence and Worcester R. R., . .	\$12,000	\$14,400 00	\$13,340 00
Old Colony Railroad, . . . . .	7,000	8,190 00	7,000 00
Worcester and Nashua Railroad, . .	1,000	1,045 00	1,000 00
Salem and Lowell Railroad, . . . .	3,000	3,300 00	3,000 00
Connecticut & Passumpsic River R.R.	4,000	4,600 00	4,000 00
	\$27,000	\$31,535 00	\$28,340 00



## WINCHENDON SAVINGS BANK—WINCHENDON.

Incorporated 1854. Number of corporators, 125.

ORLANDO MASON, *President*.C. L. BEALS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$532,118 55	Bank stock, . . . . .	\$89,100 00
Earnings undivided, . . . . .	20,696 60	Loans on bank stock, . . . . .	16,754 54
Guaranty fund, . . . . .	12,835 52	Railroad bonds, . . . . .	21,000 00
		Real estate by foreclosure, . . . . .	3,261 30
		Loans on real estate, . . . . .	266,273 61
		Loans on personal security, . . . . .	138,593 98
		Loans to counties, cities, or towns, . . . . .	8,000 00
		Furniture, . . . . .	200 00
		Cash on hand and in bank, . . . . .	22,467 24
	\$565,650 67		\$565,650 67

## Loans on Bank Stock:—

On 176 shares First National Bank, Winchendon, . . . . . \$16,754 54

Amount of real estate held by foreclosure, . . . . . \$3,261 30

Assessed value of the same, . . . . . 3,400 00

Amount of income received from the same, . . . . . 252 00

Amount of municipal tax on real estate, . . . . . 51 00

## Cash on Deposit in Bank:—

First National Bank, Winchendon, . . . . . \$14,204 44

Whole amount of interest or profits received or earned, . . . . . \$24,323 12

Rate and amount of each semi-annual dividend for previous year, . . . . .	2 per cent., {	9,286 11
	2 per cent., {	9,582 33

Times for the dividends fixed by the by-laws: May 1 and November 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.

The total amount of loans, with each specified rate of interest: \$3,000, 4½ per cent.; \$43,149.25, 5 per cent.; \$28,500, 5½ per cent.; \$345,534.18, 6 per cent.; \$5,000, 6½ per cent.; \$7,700, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 172 .

Aggregate amount of the same, . . . . . \$137,658 89

Number of open accounts, . . . . . 1,874

Number and amount of deposits received for previous year, . . . . . 961 108,993 35

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 89 47,498 13

Number and amount of withdrawals, . . . . . 543 59,506 38

Number of accounts opened the previous year, . . . . . 230

Number of accounts closed the previous year, . . . . . 162

Amount of expenses of the corporation during previous year, . . . . . 1,240 07

Amount of treasurer's bond, . . . . . 50,000 00

Date of examination by commissioner: July 20.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Winchendon, .	\$31,600	\$42,660 00	\$31,600 00
First Nat'l Bank, Leominster, .	8,500	8,500 00	8,500 00
First Nat'l Bank, Boston, . . .	1,600	3,000 00	1,600 00
Merchants' Nat'l Bank, Boston, .	10,000	13,300 00	10,000 00
Mechanics' Nat'l Bank, Boston, .	3,400	4,000 00	3,400 00
Faneuil Hall Nat'l Bank, Boston, .	4,800	6,000 00	4,800 00
Eliot Nat'l Bank, Boston, . . .	1,700	7,705 00	6,700 00
Commonwealth Nat'l Bank, Boston,	2,500	2,750 00	2,500 00
Redemption Nat'l Bank, Boston, .	10,000	12,500 00	10,000 00
Rollstone Nat'l Bank, Fitchburg, .	9,000	13,050 00	9,000 00
Fitchburg Nat'l Bank, Fitchburg, .	1,000	1,350 00	1,000 00
	\$89,100	\$114,815 00	\$89,100 00

## RAILROAD BONDS.

Fitchburg Railroad, . . . .	\$15,000.	\$17,250 00	\$15,000 00
Cheshire Railroad, . . . .	6,000	6,180 00	6,000 00
	\$21,000	\$23,430 00	\$21,000 00

## WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated 1871. Number of corporators, 35.

THOMAS P. AYER, *President*.JOHN T. MANNY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$258,850 65	Bank stock, . . . . .	\$19,611 75
Earnings undivided, . . . . .	1,273 88	Railroad bonds, . . . . .	15,511 25
Guaranty fund, . . . . .	3,050 54	Real estate by foreclosure, . . . . .	2,027 05
Premium account, . . . . .	1,935 00	Loans on real estate, . . . . .	108,017 22
		Loans on personal security, . . . . .	56,142 66
		Loans to counties, cities, or towns, . . . . .	59,465 00
		Deposit in bank on interest, . . . . .	3,297 42
		Furniture and safe, . . . . .	500 00
		Cash on hand, . . . . .	537 72
	\$265,110 07		\$265,110 07

Amount of real estate held by foreclosure, . . . . .	\$2,027 05
Assessed value of the same, . . . . .	2,150 00
Amount of income received from the same, . . . . .	145 00
Amount of municipal tax on real estate, . . . . .	36 07

## Cash on Deposit in Bank:—

Eliot National Bank, Boston, . . . . .	\$3,297 42
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Whole amount of interest or profits received or earned, . . . . .	\$14,851 46
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Rate and amount of each semi-annual dividend for previous year, . . . . .	2½ per cent., { 5,536 90
	2½ per cent., { 5,796 32

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5.

The total amount of loans, with each specified rate of interest: \$15,000, 4 per cent.; \$59,000, 5 per cent.; \$34,300, 5½ per cent.; \$100,742, 6 per cent.; \$39,475, 7 per cent.; \$200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 34

Aggregate amount of the same, . . . . .	39,382 50
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Number of open accounts, . . . . . 963

Number and amount of deposits received for previous year, . . . . .	1,257 69,834 94
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	40 22,519 92
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Number and amount of withdrawals, . . . . .	656 52,054 88
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Number of accounts opened the previous year, . . . . . 188

Number of accounts closed the previous year, . . . . . 116

Amount of expenses of the corporation during previous year, . . . . .	772 25
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Amount of treasurer's bond, . . . . .	5,000 00
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Date of examination by commissioner: July 12.

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Metropolitan Nat'l Bank, Boston, .	2,000	2,400 00	2,000 00
Eliot Nat'l Bank, Boston, . . .	3,000	3,570 00	3,240 00
Atlas Nat'l Bank, Boston, . . .	2,000	2,450 00	2,583 00
Commerce Nat'l Bank, Boston, .	1,700	2,057 00	2,076 25
State Nat'l Bank, Boston, . . .	700	868 00	844 25
Eagle Nat'l Bank, Boston, . . .	1,300	1,469 00	1,472 25
North America Nat'l Bank, Boston, .	500	555 00	570 00
Hamilton Nat'l Bank, Boston, . .	400	472 00	496 00
First Nat'l Bank, Woburn, . . .	2,000	2,960 00	3,000 00
Globe Nat'l Bank, Boston, . . .	3,000	3,240 00	3,330 00
	\$16,600	\$20,041 00	\$19,611 75

## RAILROAD BONDS.

Boston and Albany Railroad, . .	2,000	2,400 00	2,162 50
Boston and Lowell Railroad, . .	6,000	6,600 00	6,368 75
Old Colony Railroad, . . . . .	4,000	4,448 00	4,800 00
Fitchburg Railroad, . . . . .	2,000	2,200 00	2,180 00
	\$14,000	\$15,648 00	\$15,511 25

## WOBURN FIVE CENTS SAVINGS BANK — WOBURN.

Incorporated April 11, 1854. Number of corporators, 11.

JOHN CUMMINGS, *President*.E. E. THOMPSON, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$500,066 37	Public funds, . . . . .	\$9,000 00
Earnings undivided, . . . . .	20,645 69	Bank stock, . . . . .	193,540 00
Guaranty fund, . . . . .	3,784 61	Railroad bonds, . . . . .	3,750 00
		Real estate by foreclosure, . . . . .	33,975 50
		Loans on real estate, . . . . .	164,097 90
		Loans on personal security, . . . . .	95,850 00
		Loans to counties, cities or towns, . . . . .	16,410 65
		Deposit in bank on interest, . . . . .	7,055 68
		Cash on hand, . . . . .	816 94
	<u>\$524,496 67</u>		<u>\$524,496 67</u>

Amount of real estate held by foreclosure, . . . . .	\$33,975 50
Assessed value of the same, . . . . .	43,650 00
Amount of income received from the same, . . . . .	2,343 18
Amount of municipal tax on real estate, . . . . .	803 96

## Cash on Deposit in Bank : —

First National Bank, Woburn, . . . . .	\$7,055 68
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Whole amount of interest or profits received or earned, . . . . .	\$27,497 30
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div> 2 per cent., 2 per cent., </div> <div> \$8,267 12 8,997 96 </div> </div>

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$7,055.68, 2½ per cent.; \$15,421.56, 4½ per cent.; \$104,489 09, 5 per cent.; \$20,300, 5½ per cent.; \$101,107.90, 6 per cent.; \$4,300, 6½ per cent.; \$24,165, 7 per cent.; \$200, 7⅓ per cent.; \$850, 7½ per cent.; \$5,525, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 110

Aggregate amount of the same, . . . . .	97,815 00
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Amount of investments from which no income is received, . . . . .	822 00
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Number of open accounts, . . . . .	2,405
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Number and amount of deposits received for previous year, . . . . .	2,497 140,628 65
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	89 49,553 26
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Number and amount of withdrawals, . . . . .	1,152 81,023 99
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Number of accounts opened the previous year, . . . . .	473
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Number of accounts closed the previous year, . . . . .	273
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Amount of expenses of the corporation during previous year, . . . . .	2,890 57
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Amount of treasurer's bond, . . . . .	20,000 00
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Date of examination by commissioner: July 13.



## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R.I., 6s, . .	\$9,000	\$10,710 00	\$9,000 00

## BANK STOCK.

Atlas Nat'l Bank, Boston, . .	\$13,000	\$15,892 50	\$15,500 00
Blackstone Nat'l Bank, Boston, . .	10,500	11,392 50	11,500 00
Boston Nat'l Bank, Boston, . .	2,000	2,370 00	2,500 00
Continental Nat'l Bank, Boston, . .	6,700	7,931 12	8,000 00
Commerce Nat'l Bank, Boston, . .	1,200	1,431 00	1,500 00
Eliot Nat'l Bank, Boston, . .	4,500	5,355 00	5,500 00
Faneuil Hall Nat'l Bank, Boston, . .	5,500	7,163 75	7,000 00
Hide and Leather Nat'l B'k, Boston, . .	12,800	14,080 00	14,500 00
Howard Nat'l Bank, Boston, . .	2,500	3,050 00	3,000 00
New England Nat'l Bank, Boston, . .	16,500	22,275 00	23,000 00
Revere Nat'l Bank, Boston, . .	15,000	17,100 00	17,500 00
Shawmut Nat'l Bank, Boston, . .	25,000	27,500 00	29,500 00
Shoe and Leather Nat'l B'k, Boston, . .	17,000	17,935 00	18,500 00
Second Nat'l Bank, Boston, . .	2,000	3,040 00	3,000 00
Suffolk Nat'l Bank, Boston, . .	3,900	4,563 00	4,700 00
Old Boston Nat'l Bank, Boston, . .	1,000	1,205 00	1,200 00
Webster Nat'l Bank, Boston, . .	1,000	1,083 75	1,100 00
First Nat'l Bank, Woburn, . .	19,000	27,550 00	26,040 00
	\$159,100	\$190,917 62	\$193,540 00

## RAILROAD BONDS.

Boston and Albany Railroad 7s, . .	\$3,000	\$3,750 00	\$3,750 00
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## WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

Incorporated, Feb. 5, 1828. Number of corporators, 187.

STEPHEN SALISBURY, JR., *President*.CHARLES A. CHASE, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$8,538,991 66	Public funds, . . . . .	\$2,037,800 00
Earnings undivided, . . . . .	209,060 17	Bank stock, . . . . .	795,700 00
Guaranty fund, . . . . .	155,000 00	Loans on bank stock, . . . . .	49,000 00
Suspense, . . . . .	310 46	Railroad bonds, . . . . .	955,000 00
		Real estate by foreclosure, . . . . .	82,087 11
		Loans on real estate, . . . . .	2,475,231 00
		Loans on personal security, . . . . .	1,521,995 70
		Loans to counties, cities, or towns, . . . . .	557,800 00
		Deposit in banks on interest, . . . . .	433,433 98
		Expense account, . . . . .	1,534 22
		Cash on hand, . . . . .	3,780 28
	\$8,903,362 29		\$8,903,362 29

## Loans on Bank Stock, amount on each :—

On 390 shares First National Bank, Worcester, . . . . .	\$39,000 00
On 100 shares Franklin County National Bank, Greenfield, . . . . .	10,000 00

Amount of real estate held by foreclosure, . . . . .	\$82,087 11
Assessed value of the same, . . . . .	87,100 00
Amount of income received from the same, . . . . .	2,414 34
Amount of municipal tax on real estate, . . . . .	1,415 05

## Cash on Deposit in Banks, amount in each :—

Commonwealth National Bank, Boston, . . . . .	\$59,000 00
Exchange National Bank, Boston, . . . . .	11,000 00
First National Bank, Leominster, . . . . .	10,000 00
First National Bank, Worcester, . . . . .	74,000 00
Citizens' National Bank, Worcester, . . . . .	23,000 00
City National Bank, Worcester, . . . . .	55,000 00
Mechanics' National Bank, Worcester, . . . . .	50,000 00
Quinsigamond National Bank, Worcester, . . . . .	25,000 00
Worcester National Bank, Worcester, . . . . .	86,433 98
Wachusett National Bank, Fitchburg, . . . . .	25,000 00
Westminster National Bank, Westminster, . . . . .	10,000 00

Whole amount of interest or profits received or earned, . . . . .	\$414,217 40
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> 2 per cent., { 156,092 68  2 per cent., { 159,987 00 </div>

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$3,500, 3½ per cent.; \$140,000, 3¾ per cent.; \$100,000, 3⅞ per cent.; \$809,900, 4 per cent.; \$185,500, 4½ per cent.; \$377,000, 4½ per cent.; \$185,000, 4½ per cent.; \$2,219,500, 5 per cent.; \$45,000, 5½ per cent.; \$534,826, 6 per cent.; \$4,800, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 737

Aggregate amount of the same, . . . . .	\$984,606 00
Number of open accounts, . . . . .	19,872
Number and amount of deposits received for previous year, . . . . .	14,153 1,184,375 40
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	900 552,546 28
Number and amount of withdrawals, . . . . .	10,689 1,079,464 27
Number of accounts opened the previous year, . . . . .	3,009
Number of accounts closed the previous year, . . . . .	2,146
Amount of expenses of the corporation during previous year, . . . . .	13,391 08
Amount of treasurer's bond, . . . . .	50,000 00
Date of examination by commissioner : June 27.	

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, . . . . .	\$50,000	\$56,562 00	\$50,000 00
“ “ 4s, . . . . .	553,800	661,791 00	553,800 00
District of Columbia 6s, . . . . .	60,000	69,750 00	60,000 00
County of Hillsborough, N. H., b'ds, . . . . .	6,000	6,225 00	6,000 00
of Merrimack, N. H., 6s, . . . . .	1,500	1,550 00	1,500 00
of Strafford, N. H., 4s, . . . . .	42,000	42,718 00	42,000 00
State, city, and town bonds:—			
State of Maine 6s, . . . . .	20,000	22,800 00	20,000 00
City of Worcester 6s, . . . . .	100,500	111,925 00	100,500 00
of Worcester 5s, . . . . .	105,000	114,275 00	105,000 00
of Worcester 4s, . . . . .	500,000	520,000 00	500,000 00
of Charlestown 6s, . . . . .	5,000	5,756 00	5,000 00
of Chelsea 4½s, . . . . .	46,000	47,840 00	46,000 00
of Fitchburg 6s, . . . . .	35,000	41,100 00	35,000 00
of Lawrence 6s, . . . . .	5,000	5,685 00	5,000 00
of Lowell 6s, . . . . .	36,000	41,040 00	36,000 00
of Lynn 6s, . . . . .	50,000	61,500 00	50,000 00
of Newton 6s, . . . . .	40,000	53,200 00	40,000 00
of New Bedford 6s, . . . . .	5,000	6,300 00	5,000 00
of Somerville 6½s, . . . . .	10,000	10,362 00	10,000 00
of Salem 5s, . . . . .	22,000	25,740 00	22,000 00
of Concord, N. H., 6s, . . . . .	500	590 00	500 00
of Dover, N. H., 6s, . . . . .	2,000	2,360 00	2,000 00
of Manchester, N. H., 6s, . . . . .	46,500	54,760 00	46,500 00
of Nashau, N. H., 6s, . . . . .	34,000	39,270 00	34,000 00
of Providence, R. I., 4½s, . . . . .	50,000	52,150 00	50,000 00
of Meriden, Conn., 7s, . . . . .	26,000	30,420 00	26,000 00
of New London, Conn., 7s, . . . . .	25,000	35,000 00	25,000 00
Town of Brookline 7s, . . . . .	20,000	26,500 00	20,000 00
of Natick 7s, . . . . .	10,000	10,500 00	10,000 00
of Northampton 6s, . . . . .	13,000	15,000 00	13,000 00
of Westborough 5s, . . . . .	21,000	24,150 00	21,000 00
of Beverly 4s, . . . . .	87,000	89,610 00	87,000 00
	\$2,027,800	\$2,286,429 00	\$2,027,800 00

## BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, . . .	\$5,400	\$8,100 00	\$5,400 00
Atlas Nat'l Bank, Boston, . . .	37,500	45,375 00	37,500 00
Blackstone Nat'l Bank, Boston, . . .	13,800	16,904 00	13,800 00
Boylston Nat'l Bank, Boston, . . .	1,400	1,652 00	1,400 00
Columbian Nat'l Bank, Boston, . . .	5,400	7,020 00	5,400 00
Continental Nat'l Bank, Boston, . . .	12,000	14,160 00	12,000 00
Eliot Nat'l Bank, Boston, . . .	9,000	10,710 00	9,000 00
Faneuil Hall Nat'l Bank, Boston, . . .	2,000	2,600 00	2,000 00
First Nat'l Bank, Boston, . . .	25,000	50,500 00	25,000 00
Freeman's Nat'l Bank, Boston, . . .	17,200	19,952 00	17,200 00
Globe Nat'l Bank, Boston, . . .	3,100	3,317 00	3,100 00
Hamilton Nat'l Bank, Boston, . . .	18,000	21,240 00	18,000 00
Howard Nat'l Bank, Boston, . . .	15,000	18,300 00	15,000 00
Market Nat'l Bank, Boston, . . .	7,400	7,673 00	7,400 00
Massachusetts Nat'l Bank, Boston, . . .	11,000	12,320 00	11,000 00
Merchants' Nat'l Bank, Boston, . . .	12,500	17,500 00	12,500 00
Commerce Nat'l Bank, Boston, . . .	21,700	25,823 00	21,700 00
North America Nat'l Bank, Boston, . . .	7,800	8,580 00	7,800 00
Redemption Nat'l Bank, Boston, . . .	9,300	12,183 00	9,300 00
Republic Nat'l Bank, Boston, . . .	21,000	26,197 00	21,000 00
City Nat'l Bank, Boston, . . .	20,800	24,544 00	20,800 00
Eagle Nat'l Bank, Boston, . . .	11,000	12,320 00	11,000 00
Exchange Nat'l Bank, Boston, . . .	4,900	6,370 00	4,900 00
Hide and Leather Nat'l B'k, Boston, . . .	30,800	33,880 00	30,800 00
Union Nat'l Bank, Boston, . . .	7,100	9,940 00	7,100 00
Webster Nat'l Bank, Boston, . . .	30,000	32,400 00	30,000 00
North Nat'l Bank, Boston, . . .	4,700	6,016 00	4,700 00
Old Boston Nat'l Bank, Boston, . . .	4,200	5,400 00	4,200 00
Second Nat'l Bank, Boston, . . .	35,200	53,504 00	35,200 00
Shawmut Nat'l Bank, Boston, . . .	17,300	18,857 00	17,300 00
Shoe and Leather Nat'l B'k, Boston, . . .	13,400	20,100 00	13,400 00
State Nat'l Bank, Boston, . . .	11,300	13,899 00	11,300 00
Suffolk Nat'l Bank, Boston, . . .	3,400	3,978 00	3,400 00
Tremont Nat'l Bank, Boston, . . .	15,600	17,784 00	15,600 00
Washington Nat'l Bank, Boston, . . .	19,000	25,615 00	19,000 00
Fitchburg Nat'l Bank, Fitchburg, . . .	5,100	8,160 00	5,100 00
Blackstone Nat'l Bank, Uxbridge, . . .	1,000	1,250 00	1,000 00
Grafton Nat'l Bank, Grafton, . . .	4,500	4,950 00	4,500 00
Lancaster Nat'l Bank, Lancaster, . . .	2,300	2,875 00	2,300 00
Leicester Nat'l Bank, Leicester, . . .	5,500	6,490 00	5,500 00
Millbury Nat'l Bank, Millbury, . . .	10,800	14,040 00	10,800 00
Oxford Nat'l Bank, Oxford, . . .	4,800	5,760 00	4,800 00
Southbridge N'l Bank, Southbridge, . . .	3,000	3,900 00	3,000 00
Third Nat'l Bank, Springfield, . . .	20,000	37,500 00	20,000 00
Ware Nat'l Bank, Ware, . . .	800	960 00	800 00
Central Nat'l Bank, Worcester, . . .	28,100	39,340 00	28,100 00
Citizens' Nat'l Bank, Worcester, . . .	24,800	29,760 00	24,800 00
City Nat'l Bank, Worcester, . . .	29,500	34,810 00	29,500 00
Mechanics' Nat'l Bank, Worcester, . . .	13,300	15,960 00	13,300 00
Quinsigamond Nat'l B'k, Worcester, . . .	20,600	24,000 00	20,600 00
Worcester Nat'l Bank, Worcester, . . .	80,000	102,400 00	80,000 00
Revere Nat'l Bank, Boston, . . .	37,500	42,750 00	37,500 00
New England Nat'l Bank, Boston, . . .	19,900	26,730 00	19,900 00
	\$795,700	\$1,015,988 00	\$795,700 00

## RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany Railroad 7s, .	\$37,000	\$46,065 00	\$37,000 00
Boston and Albany Railroad 6s, .	163,000	189,080 00	163,000 00
Boston and Providence Railroad 4s,	50,000	50,000 00	50,000 00
Boston and Maine Railroad 7s, .	30,000	36,975 00	30,000 00
Connecticut River Railroad 4s, .	90,000	90,000 00	90,000 00
Fitchburg Railroad 5s, . . .	62,000	68,820 00	62,000 00
Fitchburg Railroad 6s, . . .	15,000	17,700 00	15,000 00
Fitchburg Railroad 7s, . . .	30,000	38,100 00	30,000 00
Old Colony Railroad 7s, . . .	154,000	192,500 00	154,000 00
Providence and Worcester R.R. 6s, .	64,000	76,800 00	64,000 00
Worcester and Nashua Railroad 5s, .	260,000	265,200 00	260,000 00
	\$955,000	\$1,071,240 00	\$955,000 00



## WORCESTER FIVE CENTS SAVINGS BANK, WORCESTER.

Incorporated April 1, 1854. Number of corporators, 323.

CLARENDON HARRIS, *President*.GEORGE W. WHEELER, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$2,465,794 61	Public funds, . . . . .	\$321,500 00
Earnings undivided, . . . . .	23,017 59	Loans on public funds, . . . . .	7,500 00
Guaranty fund, . . . . .	28,000 00	Bank stock, . . . . .	273,600 00
		Loans on bank stock, . . . . .	13,125 00
		Railroad bonds, . . . . .	29,000 00
		Real estate by foreclosure, . . . . .	3,857 43
		Loans on real estate, . . . . .	1,503,650 00
		Loans on personal security, . . . . .	7,150 00
		Loans to counties, cities, or towns, . . . . .	78,000 00
		Deposit in banks on interest, . . . . .	246,106 54
		Expense account, . . . . .	1,876 34
		Premium account, . . . . .	25,000 00
		Cash on hand, . . . . .	1,446 89
	\$2,516,812 20		\$2,516,812 20

## Loans on Public Funds, amount on each :—

On \$6,500 United States bonds, . . . . .	\$6,500 00
On \$1,000 City of Norwich bonds, . . . . .	1,000 00

## Loans on Bank Stock, amount on each :—

On 8 shares Central National Bank, Worcester, . . . . .	\$300 00
On 42 shares City National Bank, Worcester, . . . . .	4,200 00
On 6 shares Mechanics' National Bank, Worcester, . . . . .	600 00
On 15 shares Quinsigamond National Bank, Worcester, . . . . .	1,500 00
On 30 shares Worcester National Bank, Worcester, . . . . .	2,500 00
On 15 shares Grafton National Bank, Grafton, . . . . .	1,225 00
On 10 shares Millbury National Bank, Millbury, . . . . .	500 00
On 5 shares Shawmut National Bank, Boston, . . . . .	500 00
On 20 shares Shelburne Falls National Bank, Shelburne Falls, . . . . .	1,500 00

Amount of real estate held by foreclosure, . . . . .	\$3,857 43
Assessed value of the same, . . . . .	2,000 00
Amount of income received from the same, . . . . .	173 31
Amount of municipal tax on real estate, . . . . .	32 71

## Cash on Deposit in Banks, amount in each :—

City National Bank, Worcester, . . . . .	\$45,278 78
Mechanics' National Bank, Worcester, . . . . .	50,000 00
Quinsigamond National Bank, Worcester, . . . . .	97,132 31
Maverick National Bank, Boston, . . . . .	28,695 45
Wachusett National Bank, Fitchburg, . . . . .	25,000 00

Whole amount of interest or profits received, . . . . .	\$116,484 16
Rate and amount of each semi-annual dividend for previous year, . . . . .	<div> <div>2 per cent., {</div> <div>44,044 37</div> <div>2 per cent., {</div> <div>45,392 14</div> </div>

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5½.

The total amount of loans, with each specified rate of interest: \$4,500, 4 per cent.; \$6,500,  $4\frac{1}{2}$  per cent.; \$50,000,  $4\frac{7}{10}$  per cent.; \$1,135,275, 5 per cent.; \$5,000,  $5\frac{1}{2}$  per cent.; \$413,150, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 390

Aggregate amount of the same, . . . . . \$734,525 00

Amount of investments from which no income is received, . . . . . 10,000 00

Number of open accounts, . . . . . 10,392

Number and amount of deposits received for previous year, . . . . . 8,172 436,243 70

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . . 363 210,098 51

Number and amount of withdrawals, . . . . . 4,617 361,739 55

Number of accounts opened the previous year, . . . . . 1,573

Number of accounts closed the previous year, . . . . . 1,095

Amount of expenses of the corporation during previous year, . . . . . 5,521 00

Amount of treasurer's bond, . . . . . 20,000 00

Date of examination by commissioner: June 29.

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$39,000	\$46,605 00	\$39,000 00
“ “ $4\frac{1}{2}$ s, . . . . .	65,000	73,531 25	65,000 00
“ “ 5s, . . . . .	70,000	71,225 00	70,000 00
City and town bonds:—			
City of Cambridge 6s, . . . . .	25,000	25,250 00	25,000 00
of Lowell 6s, . . . . .	27,000	31,510 00	27,000 00
of Lynn 5s, . . . . .	5,000	5,000 00	5,000 00
of New London, Conn., 7s, . . . . .	14,000	18,900 00	14,000 00
of Newton 6s, . . . . .	25,000	30,000 00	25,000 00
of Springfield 7s, . . . . .	12,000	16,800 00	12,000 00
of Worcester 5s and 6s, . . . . .	34,500	38,535 00	34,500 00
Town of Brookline 7s, . . . . .	5,000	6,650 00	5,000 00
	\$321,500	\$364,006 25	\$321,500 00

## BANK STOCK.

Atlas Nat'l Bank, Boston, . . . . .	\$5,000	\$6,056 25	\$5,000 00
Blackstone Nat'l Bank, Boston, . . . . .	8,800	9,548 00	8,800 00
City Nat'l Bank, Boston, . . . . .	2,500	2,975 00	2,500 00
Commerce Nat'l Bank, Boston, . . . . .	4,400	5,247 00	4,400 00
Commonwealth Nat'l Bank, Boston, . . . . .	8,000	8,880 00	8,000 00
Eagle Nat'l Bank, Boston, . . . . .	10,000	11,250 00	10,000 00
Eliot Nat'l Bank, Boston, . . . . .	12,200	14,518 00	12,200 00
First Nat'l Bank, Boston, . . . . .	6,700	13,567 50	6,700 00
Fourth Nat'l Bank, Boston, . . . . .	2,500	2,750 00	2,500 00
Globe Nat'l Bank, Boston, . . . . .	10,000	10,700 00	10,000 00
Hamilton Nat'l Bank, Boston, . . . . .	5,000	5,825 00	5,000 00
Hide and Leather Nat'l B'k, Boston, . . . . .	16,400	18,286 00	16,400 00
Howard Nat'l Bank, Boston, . . . . .	10,000	12,200 00	10,000 00
Market Nat'l Bank, Boston, . . . . .	1,200	1,200 00	1,200 00

## BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchants' Nat'l Bank, Boston, .	\$5,000	\$7,006 25	\$5,000 00
North Nat'l Bank, Boston, . .	800	1,033 00	800 00
North America Nat'l Bank, Boston,	18,500	20,488 75	18,500 00
Pacific Nat'l Bank, Boston, . .	10,000	—	10,000 00
Shawmut Nat'l Bank, Boston, . .	5,000	5,500 00	5,000 00
Shoe and Leather Nat'l Bank, Boston,	6,300	6,646 50	6,300 00
State Nat'l Bank, Boston, . . .	5,000	6,187 50	5,000 00
Third Nat'l Bank, Boston, . . .	1,600	1,620 00	1,600 00
Traders' Nat'l Bank, Boston, . .	15,700	14,561 75	15,700 00
Webster Nat'l Bank, Boston, . .	11,000	11,880 00	11,000 00
Central Nat'l Bank, Worcester, .	7,000	9,100 00	7,000 00
Citizens' Nat'l Bank, Worcester, .	700	819 00	700 00
City Nat'l Bank, Worcester, . . .	26,800	30,820 00	26,800 00
Mechanics' Nat'l Bank, Worcester, .	6,400	7,488 00	6,400 00
Quinsigamond N'l Bank, Worcester,	13,900	16,263 00	13,900 00
Worcester Nat'l Bank, Worcester, .	2,000	2,340 00	2,000 00
First Nat'l Bank, Leominster, . .	5,000	5,750 00	5,000 00
Grafton Nat'l Bank, Grafton, . .	5,000	6,000 00	5,000 00
Leicester Nat'l Bank, Leicester, .	3,000	3,600 00	3,000 00
Millbury Nat'l Bank, Millbury, . .	10,700	13,375 00	10,700 00
Northborough N'l B'k, Northborough,	3,000	3,600 00	3,000 00
Spencer Nat'l Bank, Spencer, . . .	5,000	5,500 00	5,000 00
Wachusett Nat'l Bank, Fitchburg, .	2,500	4,875 00	2,500 00
Westminster N'l Bank, Westminster,	1,000	1,000 00	1,000 00
	\$273,600	\$308,456 50	\$273,600 00

## RAILROAD BONDS.

Worcester and Nashua Railroad 5s, .	\$29,000	\$30,610 00	\$29,000 00
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## WORCESTER MECHANICS' SAVINGS BANK — WORCESTER.

Incorporated May 15, 1851. Number of corporators, 132.

FRANCIS H. DEWEY, *President.*HENRY WOODWARD, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$3,349,812 22	Public funds, . . . . .	\$619,000 00
Earnings undivided, . . . . .	47,884 33	Bank stock, . . . . .	255,100 00
Guaranty fund, . . . . .	46,247 78	Loans on bank stock, . . . . .	4,675 00
		Railroad bonds, . . . . .	71,500 00
		Real estate by foreclosure, . . . . .	33,104 97
		Loans on real estate, . . . . .	1,249,844 67
		Loans on personal security, . . . . .	615,611 73
		Loans to counties, cities or towns, . . . . .	17,000 00
		Deposit in banks, on interest, . . . . .	524,994 21
		Expense account, . . . . .	3,046 31
		Premium account, . . . . .	37,957 02
		In Maverick National Bank for collection, . . . . .	5,000 00
		Cash on hand, . . . . .	7,110 42
	\$3,443,944 33		\$3,443,944 33

## Loans on Bank Stock, amount on each : —

On 15 shares City National Bank, Worcester, . . . . .	\$875 00
On 9 shares First National Bank, Worcester, . . . . .	800 00
On 13 shares Mechanics' National Bank, Worcester, and 11 shares Central National Bank, Worcester, . . . . .	2,200 00
On 9 shares Leicester National Bank, Leicester, . . . . .	800 00

Amount of real estate held by foreclosure, . . . . .	\$33,104 97
Assessed value of the same, . . . . .	22,700 00
Amount of municipal tax on real estate, . . . . .	403 99

## Cash on Deposit in Banks, amount in each : —

Mechanics' National Bank, Worcester, . . . . .	\$283,154 85
Quinsigamond National Bank, Worcester, . . . . .	70,000 00
Citizens' National Bank, Worcester, . . . . .	30,000 00
Maverick National Bank, Boston, . . . . .	21,839 36
Republic National Bank, Boston, . . . . .	50,000 00
Wachusett National Bank, Fitchburg, . . . . .	50,000 00
First National Bank, Leominster, . . . . .	15,000 00
Westminster National Bank, Westminster, . . . . .	5,000 00

Whole amount of interest or profits received or earned, . . . . .	\$175,668 19				
Rate and amount of each semi-annual dividend for previous year, . . . . .	<table> <tr> <td>2 per cent.,</td><td>62,043 20</td></tr> <tr> <td>2 per cent.,</td><td>63,710 64</td></tr> </table>	2 per cent.,	62,043 20	2 per cent.,	63,710 64
2 per cent.,	62,043 20				
2 per cent.,	63,710 64				

Times for the dividends fixed by the by-laws: January 15 and July 15.

The total amount of loans, with each specified rate of interest: \$100,000, 4 per cent.; \$150,000, 4½ per cent.; \$50,000, 4¾ per cent.; \$1,082,328.54, 5 per cent.; \$504,802.86, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . . 479

Aggregate amount of the same, . . . . . 600,665 31

Number of open accounts, . . . . .	6,731	
Number and amount of deposits received for previous year, . . . . .	3,658	\$429,730 01
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	428	241,103 98
Number and amount of withdrawals, . . . . .	3,499	408,232 58
Number of accounts opened the previous year, . . . . .	817	
Number of accounts closed the previous year, . . . . .	657	
Amount of expenses of the corporation during previous year, . . . . .		7,981 72
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: June 28.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, . . . . .	\$188,000	\$224,660 00	\$188,000 00
“ “ 4½s, . . . . .	155,000	175,343 75	155,000 00
City bonds:—			
City of Worcester 5s, . . . . .	100,000	109,000 00	100,000 00
of Springfield 7s, . . . . .	34,000	47,600 00	34,000 00
of Providence, R.I., 4½s, . . . . .	59,000	64,310 00	59,000 00
of Cambridge 6s, . . . . .	25,000	28,000 00	25,000 00
of New London, Conn, 7s, . . . . .	20,000	27,000 00	20,000 00
of Fitchburg 6s, . . . . .	10,000	12,000 00	10,000 00
of Augusta, Me., 6s, . . . . .	11,000	12,100 00	11,000 00
of Brookline 7s, . . . . .	7,000	9,450 00	7,000 00
of Portsmouth, N. H., 6s, . . . . .	5,000	5,700 00	5,000 00
of Norwich, Conn., 5s, . . . . .	5,000	5,500 00	5,000 00
	\$619,000	\$720,663 75	\$619,000 00

## BANK STOCK.

Boston Nat'l Bank, Boston, . . . . .	\$11,300	\$13,334 00	\$11,300 00
Boylston Nat'l Bank, Boston, . . . . .	4,000	4,720 00	4,000 00
City Nat'l Bank, Boston, . . . . .	10,000	11,900 00	10,000 00
Commerce Nat'l Bank, Boston, . . . . .	17,000	20,230 00	17,000 00
Eliot Nat'l Bank, Boston, . . . . .	8,600	10,234 00	8,600 00
Hide and Leather Nat'l B'k, Boston, . . . . .	17,100	18,810 00	17,100 00
Market Nat'l Bank, Boston, . . . . .	10,000	10,000 00	10,000 00
Merchants' Nat'l Bank, Boston, . . . . .	7,000	9,730 00	7,000 00
North Nat'l Bank, Boston, . . . . .	10,000	13,000 00	10,000 00
Redemption Nat'l Bank, Boston, . . . . .	5,000	6,500 00	5,000 00
Republic Nat'l Bank, Boston, . . . . .	3,400	4,290 00	3,400 00
Revere Nat'l Bank, Boston, . . . . .	16,000	18,240 00	16,000 00
Suffolk Nat'l Bank, Boston, . . . . .	5,900	7,021 00	5,900 00
Traders' Nat'l Bank, Boston, . . . . .	5,500	5,060 00	5,500 00
Central Nat'l Bank, Worcester, . . . . .	8,400	12,096 00	8,400 00
Citizens' Nat'l Bank, Worcester, . . . . .	11,500	13,800 00	11,500 00
City Nat'l Bank, Worcester, . . . . .	18,000	21,780 00	18,000 00
First Nat'l Bank, Worcester, . . . . .	1,200	1,920 00	1,200 00
Mechanics' Nat'l Bank, Worcester, . . . . .	35,400	42,480 00	35,400 00



## BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Quinsigamond Nat'l B'k, Worcester,	\$3,000	\$3,480 00	\$3,000 00
Worcester Nat'l Bank, Worcester, .	9,500	12,207 50	9,500 00
First Nat'l Bank, Clinton, .	1,000	1,250 00	1,000 00
First Nat'l Bank, Leominster, .	10,000	11,000 00	10,000 00
Franklin Nat'l Bank, Franklin, .	5,100	5,355 00	5,100 00
Grafton Nat'l Bank, Grafton, .	11,400	12,540 00	11,400 00
Millbury Nat'l Bank, Millbury, .	4,300	5,590 00	4,300 00
Southbridge N'l Bank, Southbridge,	3,500	4,672 50	3,500 00
Westminster N'l Bank, Westminster,	2,000	2,000 00	2,000 00
	\$255,100	\$303,240 00	\$255,100 00

## RAILROAD BONDS.

Boston and Albany Railroad 7s, .	\$20,000	\$24,650 00	\$20,000 00
Worcester and Nashua Railroad 5s,	51,500	51,500 00	51,500 00
	\$71,500	\$76,150 00	\$71,500 00

## WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Number of corporators, 101.

BENJAMIN SNOW, *President*.HENRY A. WILLIS, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$1,943,663 03	Public funds, . . . . .	\$205,762 00
Earnings undivided, . .	20,493 25	Loans on public funds, . .	2,000 00
Guaranty fund, . . . .	29,231 24	Bank stock, . . . . .	102,870 37
		Loans on bank stock, . . .	15,500 00
		Railroad bonds, . . . . .	34,408 29
		Real estate by foreclosure, .	20,115 23
		Loans on real estate, . . .	834,799 00
		Loans on personal security, .	600,935 03
		Loans to counties, cities or towns, . . . . .	151,090 53
		Deposit in bank on interest, .	21,000 00
		Expense account, . . . . .	1,486 58
		Cash on hand, . . . . .	3,420 49
	<u>\$1,193,387 52</u>		<u>\$1,993,387 52</u>

## Loans on Public Funds :—

On \$2,000 United States 4s, consols, . . . . . \$2,000 00

## Loans on Bank Stock, amount on each :—

On 13 shares Rollstone National Bank, Fitchburg, . . . . . \$1,300 00

On 25 shares Fitchburg National Bank, Fitchburg, . . . . . 2,000 00

On 90 shares, and other collateral, Wachusett National Bank, Fitchburg . 10,000 00

On 10 shares Safety Fund National Bank, Fitchburg, . . . . . 300 00

On 8 shares Agricultural National Bank, Pittsfield; and 11 shares Pittsfield National Bank, Pittsfield, . . . . . 1,900 00

Amount of real estate held by foreclosure, . . . . . \$20,115 23

Assessed value of the same, . . . . . 20,450 00

Amount of income received from the same, . . . . . 1,598 63

Amount of municipal tax on real estate, . . . . . 391 87

## Cash on Deposit in Bank :—

Rollstone National Bank, Fitchburg, . . . . . \$21,000 00

Whole amount of interest or profits received or earned, . . . . . \$101,504 16

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 34,351 15  
year, . . . . . } 2 per cent., { 35,868 04

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$40,421.58,  
4 per cent.; \$32,000, 4½ per cent.; \$145,000, 4½ per cent.; \$46,000, 4½  
per cent.; \$498,373.20, 5 per cent.; \$18,500, 5½ per cent.; \$578,801, 5½  
per cent.; \$211,453.78, 6 per cent.; \$6,400, 6½ per cent.; \$27,375, 7 per  
cent.Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 357

Aggregate amount of the same, . . . . . 425,864 20

Amount of investments from which no income is received, . . . . . 1,478 32

Number of open accounts, . . . . . 5,018

Number and amount of deposits received for previous year, . . . . .	4,060	\$426,831 24
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	417	211,533 70
Number and amount of withdrawals, . . . . .	2,526	332,980 53
Number of accounts opened the previous year, . . . . .	1,001	
Number of accounts closed the previous year, . . . . .	628	
Amount of expenses of the corporation during previous year, . . . . .		5,350 42
Amount of treasurer's bond, . . . . .		20,000 00
Date of examination by commissioner: September 6.		

## PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Boston, . . . . .	\$30,000	\$32,900 00	\$31,400 00
of Springfield, . . . . .	20,000	23,820 00	22,600 00
of New Bedford, . . . . .	20,000	25,100 00	21,300 00
of Norwich, Conn., . . . . .	20,000	27,000 00	22,400 00
of Providence, R.I., . . . . .	20,000	20,250 00	20,262 00
of Fall River, . . . . .	20,000	22,800 00	20,650 00
of Portland, Me., . . . . .	15,000	17,700 00	15,593 00
of Lewiston, Me., . . . . .	10,000	10,700 00	10,000 00
of Lynn, . . . . .	10,000	11,500 00	10,300 00
of Fitchburg, . . . . .	10,000	11,650 00	11,000 00
Town of Danvers, . . . . .	10,000	11,500 00	10,107 00
of Wayland, . . . . .	10,000	11,100 00	10,150 00
	\$195,000	\$226,020 00	\$205,762 00

## BANK STOCK.

Rollstone Nat'l Bank, Fitchburg, . . . . .	\$12,800	\$19,680 00	\$18,276 00
Boston Nat'l Bank, Boston, . . . . .	10,000	11,850 00	9,000 00
First Nat'l Bank, Leominster, . . . . .	8,000	8,400 00	7,800 00
City Nat'l Bank, Boston, . . . . .	10,000	11,850 00	10,689 00
Atlas Nat'l Bank, Boston, . . . . .	10,000	12,100 00	10,962 62
Commerce Nat'l Bank, Boston, . . . . .	10,000	11,825 00	10,487 50
Webster Nat'l Bank, Boston, . . . . .	5,000	5,450 00	5,000 00
Merchants' Nat'l Bank, Boston, . . . . .	5,000	7,050 00	6,390 25
Eagle Nat'l Bank, Boston, . . . . .	5,000	5,600 00	5,200 00
Blackstone Nat'l Bank, Boston, . . . . .	5,000	5,425 00	5,406 25
Continental Nat'l Bank, Boston, . . . . .	5,000	5,912 50	5,687 50
Tremont Nat'l Bank, Boston, . . . . .	5,000	5,700 00	6,100 00
Faneuil Hall Nat'l Bank, Boston, . . . . .	1,500	1,950 00	1,871 25
	\$91,800	\$112,792 50	\$102,870 37

## RAILROAD BONDS.

Vermont and Massachusetts R.R., . . . . .	\$33,000	\$39,000 00	\$34,408 29
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WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated 1871. Number of corporators, 26.

L. R. NORTON, *President.*

CHAS. L. WELLER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$649,019 83	Public funds, . . . . .	\$199,138 44
Earnings undivided, . . . . .	9,798 48	Loans on public funds, . . . . .	2,000 00
Guaranty fund, . . . . .	9,181 12	Bank stock, . . . . .	5,995 00
		Loans on bank stock, . . . . .	1,500 00
		Real estate by foreclosure, . . . . .	3,700 00
		Loans on real estate, . . . . .	283,088 22
		Loans on personal security, . . . . .	41,834 24
		Loans to counties, cities, or towns, . . . . .	28,000 00
		Deposit in banks, on interest, . . . . .	98,390 48
		Expense account, . . . . .	222 91
		Cash in bank, . . . . .	4,130 14
	\$667,999 43		\$667,999 43

Loans on Public Funds, amount on each : —  
On \$1,000 United States 4s, . . . . . \$1,000 00  
On \$1,000 City of Providence, water bonds, . . . . . 1,000 00

Loans on Bank Stock :—  
On 20 shares Hampden National Bank, Westfield, . . . . . \$1,500 00  
Amount of real estate held by foreclosure, . . . . . \$3,700 00  
Assessed value of the same, . . . . . 4,500 00  
Amount of income received from the same, . . . . . 11 25  
Amount of municipal tax on real estate, . . . . . 59 85

Cash on Deposit in Banks, amount in each :—  
First National Bank, Boston, . . . . . \$10,849 13  
Suffolk National Bank, Boston, . . . . . 57,541 35  
Holyoke National Bank, Holyoke, . . . . . 30,000 00  
Hampden National Bank, Westfield, . . . . . 4,130 14

Whole amount of interest or profits received or earned, . . . . . \$31,516 37  
Rate and amount of each semi-annual dividend for previous } 2 per cent., { 12,759 27  
year, . . . . . } 1½ per cent., { 9,431 09

Times for the dividends fixed by the by-laws: January and July.  
The total amount of loans, with each specified rate of interest: \$356,422.46,  
5 per cent.  
Number of outstanding loans which are of an amount not exceeding \$3,000  
each, . . . . . 160  
Aggregate amount of the same, . . . . . 202,917 46  
Number of open accounts, . . . . . 1,566  
Number and amount of deposits received for previous year, . . . . . 1,082 140,672 02  
Number and amount of deposits of and exceeding \$300 at any one time  
for the previous year, . . . . . 118 88,472 49  
Number and amount of withdrawals, . . . . . 1,045 147,889 09  
Number of accounts opened the previous year, . . . . . 245  
Number of accounts closed the previous year, . . . . . 266  
Amount of expenses of the corporation during previous year, . . . . . 871 39  
Amount of treasurer's bond, . . . . . 15,000 00  
Date of examination by commissioner: August 3.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s, . . . .	\$30,000	\$30,675 00	\$31,865 62
“ “ 4s, . . . .	56,000	66,920 00	56,831 25
“ “ 4½s, . . . .	105,000	117,600 00	110,441 57
	\$191,000	\$215,195 00	\$199,138 44

BANK STOCK.

Hampden Nat'l Bank, Westfield, .	\$4,000	\$6,000 00	\$5,995 00
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## AGGREGATE STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	\$241,311,362 49	Public Funds:—	
Surplus, . . .	5,032,414 74	United States bonds, . . . .	\$18,312,315 08
Guaranty fund, .	4,027,205 28	State, county, city and town bds,	17,840,712 28
Sundries, . . .	275,410 27		
		Loans on public funds, . . .	716,404 62
		Bank stock, . . . .	25,300,927 03
		Loans on bank stock, . . . .	1,117,187 29
		Railroad bonds . . . .	9,016,755 11
		Real estate by foreclosure, . .	7,201,605 50
		Real estate for banking purposes,	2,540,368 83
		Loans on mortgage of real estate,	86,129,137 61
		Loans on personal security, . .	56,928,185 64
		Loans to counties, cities, or towns,	9,293,505 17
		Deposits in banks on interest, .	12,907,905 40
		Sundries,* . . . .	2,280,903 01
		Cash on hand, . . . .	1,060,480 21
	\$250,646,392 78		\$250,646,392 78

Whole amount of interest or profits received or earned, . . . . \$12,645,648 65  
 Percentage of earnings to total assets, . . . . . 5.04

## Rate of Ordinary Dividends paid by 163 Banks:—

4 at 3 per cent. 127 4 per cent. 1 at 4 $\frac{3}{4}$  per cent.  
 6 at 3 $\frac{1}{2}$  per cent. 3 4 $\frac{1}{4}$  per cent. 7 at 5 per cent.  
 2 at 3 $\frac{3}{4}$  per cent. 13 4 $\frac{1}{2}$  per cent. 3 banks paid no dividend. †

## Amount of loans, with specified rates of interest:—

\$60,000 00, 2 per cent. \$18,458,553 47, 4 $\frac{1}{2}$  per cent. \$45,682,021 57, 6 per cent.  
 7,055 68, 2 $\frac{1}{2}$  per cent. 410,000 00, 4 $\frac{3}{8}$  per cent. 81,486 97, 6 $\frac{1}{2}$  per cent.  
 2,241,156 84, 3 per cent. 50,000 00, 4 $\frac{7}{10}$  per cent. 3,155,335 06, 6 $\frac{1}{2}$  per cent.  
 359,750 00, 2 $\frac{1}{2}$  per cent. 4,035,300 00, 4 $\frac{3}{4}$  per cent. 225,000 00, 6 $\frac{6}{10}$  per cent.  
 165,000 00, 2 $\frac{3}{8}$  per cent. 70,333 96, 4 $\frac{5}{8}$  per cent. 5,200 00, 6 $\frac{3}{4}$  per cent.  
 304,000 00, 3 $\frac{3}{4}$  per cent. 20,000 00, 4 $\frac{9}{10}$  per cent. 6,671,819 26, 7 per cent.  
 200,000 00, 3 $\frac{7}{8}$  per cent. 52,402,130 90, 5 per cent. 3,500 00, 7 $\frac{1}{8}$  per cent.  
 13,986,379 51, 4 per cent. 5,100 00, 5 $\frac{1}{8}$  per cent. 324,541 40, 7 $\frac{3}{10}$  per cent.  
 275,000 00, 4 $\frac{1}{16}$  per cent. 1,076,800 00, 5 $\frac{1}{4}$  per cent. 343,064 89, 7 $\frac{1}{2}$  per cent.  
 260,500 00, 4 $\frac{1}{8}$  per cent. 30,000 00, 5 $\frac{3}{8}$  per cent. 276,918 86, 8 per cent.  
 2,096,872 17, 4 $\frac{1}{4}$  per cent. 9,026,763 70, 5 $\frac{1}{2}$  per cent. 20,500 00, 9 per cent.  
 50,000 00, 4 $\frac{29}{100}$  per cent. 115,624 33, 5 $\frac{3}{4}$  per cent. 800 00, 10 per cent.  
 75,000 00, 4 $\frac{3}{8}$  per cent.

\* This item includes loans on railroad stock, accrued interest, premium and expense accounts, etc.

† Of these banks, one was organized the present year; two were temporarily enjoined, one of which has resumed business during the year, the other is being wound up by its officers.

Aggregate amount of ordinary dividends for the previous year, . . .	\$8,530,385	21
Average rate of ordinary dividends for the previous year: 3.97 per cent.		
Number of outstanding loans which are of an amount not exceeding \$3,000 each, . . . . .	34,108	
Aggregate amount of the same, . . . . .	36,192,801	16
Number of open accounts, . . . . .	772,518	
Number and amount of deposits received for previous year, . . .	677,422	49,234,652 63
Number and amount of deposits of and exceeding \$300 at any one time for the previous year, . . . . .	36,657	19,773,518 76
Number and amount of withdrawals, . . . . .	458,494	44,318,521 56
Number of accounts opened the previous year, . . . . .	123,702	
Number of accounts closed the previous year, . . . . .	89,752	
Amount of expenses of the corporations the previous year, . . . .		619,829 24

## COMPARATIVE AGGREGATES.

	1881.	1882.	Increase.	Decrease.
Number of open accounts, . . . . .	738,951	772,518	33,567	—
Amount of deposits, . . . . .	\$230,444,479	\$241,311,362	\$10,866,883	39
Number of deposits during the year preceding, . . . . .	615,514	677,422	61,908	—
Amount of the same, . . . . .	\$48,223,496	\$49,234,652	\$1,011,155	77
Number of deposits received during the year of and exceeding \$300 at one time, . . . . .	36,604	36,657	53	—
Amount of the same, . . . . .	\$20,753,979	\$19,773,518	—	—
Number of withdrawals during the year, . . . . .	419,959	458,491	38,535	—
Amount of the same, . . . . .	\$40,212,786	\$44,318,521	\$4,105,735	12
Number of accounts opened during the year, . . . . .	118,381	123,702	5,321	—
Number of accounts closed during the year, . . . . .	86,991	89,752	2,761	—
Amount of surplus on hand, . . . . .	\$4,890,600	\$5,032,414	\$141,814	07
Amount of guaranty fund, . . . . .	3,341,062	4,027,205	686,142	93
Public funds, . . . . .	39,432,620	36,153,027	—	—
Loans on public funds, . . . . .	1,558,780	716,404	—	—
Bank stock, . . . . .	24,937,671	25,300,927	\$363,256	01
Loans on bank stock, . . . . .	1,003,439	1,117,187	113,747	76
Deposits in banks bearing interest, . . . . .	11,770,415	12,907,905	1,137,490	13
Railroad bonds, . . . . .	7,802,403	9,016,755	1,214,352	06
Invested in real estate, . . . . .	2,546,902	2,540,368	—	—
Real estate by foreclosure, . . . . .	8,052,450	7,201,605	—	—
Loans on mortgages of real estate, . . . . .	82,518,068	86,129,137	\$3,611,069	57
Loans to counties, cities, or towns, . . . . .	8,684,666	9,293,505	608,838	78
Loans on personal security, . . . . .	48,349,666	56,928,185	8,578,519	05
Cash on hand, . . . . .	1,061,651	1,060,480	—	—
Average rate of ordinary dividends for last year, . . . . .	4 per cent.	3.97 per cent.	—	—
Aggregate amount of earnings, . . . . .	\$12,285,345	\$12,645,648	\$360,303	30
Aggregate amount of ordinary dividends, . . . . .	8,293,774	8,530,385	236,610	84
Number of outstanding loans not exceeding \$3,000, . . . . .	32,777	34,108	1,331	—
Amount of the same, . . . . .	\$34,020,584	\$36,192,801	\$2,172,216	21
Annual expenses of the institutions, . . . . .	617,672	619,829	2,156	73

\$3,279,593 48  
842,375 38

\$6,534 02  
850,845 29

\$1,170 85  
.03 per cent.





ALPHABETICAL LIST OF THE SAVINGS BANKS, WITH STATEMENTS OF THEIR LIABILITIES AND ASSETS AT THE CLOSE OF BUSINESS, OCTOBER 31, 1882.

[illegible]

\* Temporarily employed

† Amount invested in United States bonds, \$18,312,315.08; amount invested in State, county, city and town bonds, \$17,810,712.29.



47  
46  
45  
44

East Weymouth  
Elbow Five  
Elbow Five  
Elbow Five

1850

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BANKS IN THE HANDS OF RECEIVERS.

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# BARNSTABLE SAVINGS BANK — BARNSTABLE.

Incorporated Jan. 29, 1831; perpetually enjoined by decree of Supreme Judicial Court,  
May 23, 1878.

GUSTAVUS A. HINCKLEY, SAMUEL SNOW, *Receivers.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	\$392,328 53	Mortgage loans, . . . .	\$30 00
		Personal loans, . . . .	60,963 23
		Real estate, . . . .	4,000 00
		Real estate acquired by fore- closure, . . . .	87,103 37
		Profit and loss, . . . .	174,202 64
		Cash on hand and in banks, .	66,029 29
	\$392,328 53		\$392,328 53

Amount of assets delivered to the receivers, . . . . . \$1,274,040 81

Date of delivery : June 11, 1878.

Amount due depositors at time the bank was placed in hands of re-  
ceivers, . . . . . 1,286,407 94

Date, percentage and amount of dividends allowed by the Supreme  
Judicial Court : Oct. 15, 1878, 25 per cent., \$321,893.72 ; July 2, 1879, 25  
per cent., \$321,893.72 ; Oct. 11, 1880, 10 per cent., \$128,749.88 ; Sept.  
30, 1881, 10 per cent., \$128,629.28.

Amount of each dividend paid to date, . . . . .	{	320,938 20
		320,903 71
		127,567 62
		124,678 76

Number of open accounts, . . . . . 3,228

Number and amount of open accounts on which no dividend  
has been claimed or paid, . . . . . 32 654 01

Estimated amount to be realized from remaining assets applicable to pay-  
ment of dividends, . . . . . 98,000 00

Amount of each class of assets disposed of to date, and amount of profit  
or loss on each : Bank stock, \$249,065.00, profit, \$564.54 ; city and town  
bonds and notes, \$47,553.12, loss, \$271.87 ; real estate, \$303,793.83, loss,  
\$27,845.60 ; mortgage loans, \$554,164.25, loss, \$131,803.47 ; personal  
loans, \$166,200.66, loss, \$12,859.80.

Amount of expenses of receivership to date, . . . . . 11,425 69

Date of examination by commissioner : September 18.

# HYANNIS SAVINGS BANK — HYANNIS.

Incorporated April, 1868 ; perpetually enjoined by decree of Supreme Judicial Court  
Sept. 11, 1878.

JOSEPH R. HALL, FRANK THACHER, *Receivers.*

## STATEMENT.

Amount of assets delivered to the receivers, . . . . . \$529,058 64

Date of delivery : Sept. 16, 1878.

Amount due depositors at time the bank was placed in hands of re-  
ceivers, . . . . . 524,617 05

Percentage and amount of dividends allowed by Supreme Judicial  
Court,\* 77<sup>6</sup>/<sub>10</sub> per cent., . . . . . 407,102 83

Balance now due depositors, . . . . . 6,872 49

\* Final dividend allowed July 1, 1882.

## LANCASTER SAVINGS BANK — LANCASTER.

Incorporated 1845; perpetually enjoined by decree of Supreme Judicial Court, Dec. 30, 1875.

WILLIAM H. McNEIL, ELISHA BRIMHALL, BENJAMIN SNOW, *Receivers.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$451,417 50	Loans on real estate, . . . . .	\$18,000 00
Dividends unpaid, . . . . .	3,004 40	Real estate acquired, . . . . .	242,400 00
		Profit and loss, . . . . .	166,672 11
		International Trust Co., . . . . .	7,230 59
		Cash, . . . . .	20,119 20
	\$454,421 90		\$454,421 90

Amount of assets delivered to the receivers, . . . . . \$1,030,523 27

Date of delivery: January 1, 1876.

Amount due depositors at time the bank was placed in hands of receivers, 973,390 36

Date, percentage, and amount of dividends allowed by the Supreme Judicial Court: June 10, 1876, 33½ per cent., \$324,463.45; Nov. 19, 1877, 10 per cent., \$96,732.32; Oct. 29, 1878, 10 per cent., \$96,732.32.

Amount of each dividend paid to date, . . . . . } 323,604 95  
 96,035 60  
 95,283 14

Number of open accounts, . . . . . 2,397

Number and amount of open accounts on which no dividend has been claimed or paid, . . . . . 25 2,575 48

Estimated amount to be realized from remaining assets applicable to payment of dividends, . . . . . 75,000 00

Amount of each class of assets disposed of to date, and amount of profit or loss on each: Bank stock, \$76,300, profit, \$15,559.50; loans on bank stock, \$2,000; loans on public fund, \$1,075; loans on railroad stock, \$1,692, loss, \$366.75; loans on mortgage of real estate, \$341,706.27, loss, \$70,604.18; loans on personal security, \$290,850, loss, \$126,889.37; loans on railroad bonds, \$31,500, loss, \$20,326.92.

Amount of expenses of receivership to date, . . . . . 33,239 97

Date of examination by commissioner: July 21.



## LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March, 1871; perpetually enjoined by decree of Supreme Judicial Court,  
Dec. 13, 1878.\*

GEORGE W. ROBINSON, *Receiver*.

## STATEMENT.

LIABILITIES.		ASSETS.	
Due depositors, . . . . .	\$20,171 33	Mortgage loans, . . . . .	\$400 00
Surplus, . . . . .	6,808 11	Loans on personal security, . . . . .	39 79
		Notes receivable, . . . . .	50 00
		Furniture, . . . . .	50 00
		Real estate acquired by fore- closure, . . . . .	7,000 00
		Cash on hand and in bank, . . . . .	19,439 65
	<hr/> \$26,979 44		<hr/> \$26,979 44

Amount of assets delivered to the receiver, . . . . . \$101,209 89

Date of delivery: Dec. 24, 1878.

Amount due depositors at time the bank was placed in the hands of  
receiver, . . . . . 95,222 52

Date, percentage and amount of dividends allowed by the Supreme  
Judicial Court: December, 1878, 25 per cent., \$23,805.63; August, 1879,  
25 per cent., \$23,805.63; February, 1880, 25 per cent., \$23,805.63.

Amount of each dividend paid to date, . . . . . {  
23,667 57  
23,666 05  
23,510 73

Number of open accounts, . . . . . 473

Number and amount of open accounts on which no dividend has been  
claimed or paid, . . . . . 61 487 28

Estimated amount to be realized from remaining assets applicable to pay-  
ment of dividends, . . . . . 7,489 79

Amount of each class of assets disposed of to date, and amount of profit  
or loss on each: Mortgage loans, \$30,700, at par; loans on personal  
security, \$21,750, profit, \$200; on sale of real estate acquired by fore-  
closure and purchase, \$20,131.89, loss, \$1,889.39.

Amount of expenses of receivership to date, . . . . . 391 37

Date of examination by commissioner: August 8.

\* This injunction was dissolved by the Supreme Judicial Court, Aug. 15, 1882; and the bank  
has since resumed business.

## MECHANICS' SAVINGS BANK — BOSTON.

Incorporated March 30, 1874; perpetually enjoined by decree of Supreme Judicial  
Court, Feb. 1, 1877.

GEO. R. DWELLEY, JOHN F. COLBY, *Receivers*.

## STATEMENT.

Assets delivered to receivers, . . . . . \$421,960 33

Date of delivery: Feb. 21, 1877.

Amount due depositors at time the bank was placed in hands of the re-  
ceivers, . . . . . 428,934 92

Percentage and amount of dividends allowed by the Supreme Judicial

Court,  $72\frac{1}{5}$  per cent,\* . . . . . \$309,502 45  
 Balance now due depositors,† . . . . . 757 17

\* Final dividend allowed May 9, 1879.

† This balance has since been deposited with the treasurer of the Commonwealth, agreeably to the provisions of Section 44, Chapter 116 of the Public Statutes, and the books and papers of the bank are deposited with the commissioners of savings banks, in accordance with the provisions of chapter 77 of the Acts of 1882.

#### MERCANTILE SAVINGS INSTITUTION — BOSTON.

Incorporated 1861; perpetually enjoined by decree of Supreme Judicial Court,  
 Feb. 20, 1878.

ALVAH A. BURRAGE, HENRY G. CROWELL, ALPHONSO J. ROBINSON, *Receivers*.

##### STATEMENT.

Amount of assets delivered to the receivers, . . . . . \$3,519,294 70  
 Date of delivery: Feb. 27, 1878.  
 Amount due depositors at time the bank was placed in hands of receivers, . . . . . 3,298,060 66  
 Percentage and amount of dividends allowed by Supreme Judicial Court,\*  $83\frac{5}{100}$  per cent, . . . . . 2,755,529 73  
 Balance now due depositors,† . . . . . 72,282 85

\* Final dividend allowed July 18, 1882.

† There is also now due to stockholders \$1,151 55, being the remainder of  $83\frac{5}{100}$  per cent of stock dividends declared, but not called for previous to Feb. 27, 1878; and to persons unknown \$135.92, being excess from sales of mortgaged estates.

#### NEEDHAM SAVINGS BANK — NEEDHAM.

Incorporated April 7, 1874; perpetually enjoined by decree of Supreme Judicial Court,  
 March 4, 1879.

EMERY GROVER, *Receiver*.

##### STATEMENT.

LIABILITIES.		ASSETS.	
Due depositors, .	\$6,204 30	Loans on real estate, .	\$850 00
Interest collected, .	1,681 73	Loans on personal securities, .	1,650 00
		Judgment, . . . . .	735 00
		Furniture, . . . . .	340 73
		Cash on hand and in bank, .	4,310 30
	<hr/>		<hr/>
	\$7,886 03		\$7,886 03

Amount of assets delivered to the receiver, . . . . . \$23,623 37  
 Date of delivery: March 4, 1879.

Amount due depositors at time the bank was placed in hands of receiver, . . . . . 23,354 17

Date, percentage and amount of dividends allowed by Supreme Judicial Court: July 23, 1879, 25 per cent., \$5,837.86; Feb. 4, 1880, 25 per cent., \$5,837.86; June 17, 1881, 25 per cent., \$5,837.86.

Amount of each dividend paid to date, . . . . . } 5,806 69  
 } 5,766 67  
 } 5,576 51

Number of open accounts, . . . . .	209	
Number and amount of open accounts on which no dividend has been claimed or paid, . . . . .	31	\$125 18
Estimated amount to be realized from remaining assets applicable to payment of dividends, . . . . .		6,800 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: Bank stock, \$1,680.50, loss, \$445.50; loans on real estate, \$16,550.00, loss, \$120.00; loans on personal securities, \$1,785.00; furniture, \$178.63, loss, \$100.63.		
Amount of expenses of receivership to date, . . . . .	315 30	
Date of examination by commissioner: August 29.		

## NORTH BRIDGEWATER SAVINGS BANK--BROCKTON.

Incorporated April 24, 1851; perpetually enjoined by decree of Supreme Judicial Court, Nov. 13, 1877.

RUFUS P. KINGMAN, ELLIS AMES, *Receivers.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$65,566 59	Mortgage loan, . . . . .	\$20,990 73
Suspense account, . . . . .	6,195 57	Personal loan, . . . . .	12,029 77
Profit and loss, . . . . .	5,930 64	Real estate, . . . . .	1,900 00
Interest, . . . . .	58,666 02	Bank stock, . . . . .	2,385 24
Dividends unpaid, . . . . .	5,995 51	E. Southworth, . . . . .	66,094 16
		Dunbar & Co., . . . . .	967 63
		Furniture and fixtures, . . . . .	208 55
		Expense, . . . . .	17,052 01
		Cash on hand and in bank, . . . . .	20,726 24
	\$142,354 33		\$142,354 33

Amount of assets delivered to receivers, . . . . . \$450,840 40

Date of delivery: Nov. 19, 1877.

Amount due depositors at time the bank was placed in the hands of receivers, . . . . . 540,109 74

Date, percentage and amount of dividends: Jan. 22, 1878, 25 per cent., \$137,840.08; Oct. 8, 1878, 25 per cent., \$137,840.07; Aug. 22, 1879, 15 per cent., \$82,704.04; July 8, 1880, 15 per cent., \$82,704.04; Feb. 18, 1882, 8 per cent., \$43,711.06.

Amount of each dividend paid to date: \$136,942.64, \$136,929.75, \$82,013.64, \$81,550.75, \$41,367.

Number of open accounts, . . . . . 2,245

Number and amount of open accounts on which no dividend has been claimed or paid, . . . . . 34 3,587 71

Estimated amount to be realized from remaining assets applicable to the payment of dividends, . . . . . 32,000 00

Amount of each class of assets disposed of to date, and amount of profit or loss on each: Bonds, \$17,152.50, profit, \$150.32; bank stocks, \$25,088.50, loss, \$525.50; mortgage loan, \$241,811.23, loss, \$11,647.50; personal loan, \$106,658.61, loss, \$8,570.51.

Amount of expenses of receivership to date, . . . . . 17,052 01

Date of examination by commissioner: July 14.

## READING SAVINGS BANK — READING.

Incorporated July 14, 1869; perpetually enjoined by decree of Supreme Judicial Court,  
April 11, 1879.

WILLIAM J. HOLDEN, SOLON BANCROFT, *Receivers.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Due depositors, . . .	\$112,840 61	Mortgage loans, . . .	\$42,335 00
Interest account, . . .	7,471 52	Personal loans, . . .	7,585 13
		United States bonds, . . .	1,000 00
		Bank stock, . . .	2,900 00
		Due from late treasurer, . . .	35,864 38
		Real estate, . . .	12,373 67
		Due on mortgage note after disposing of security, . . .	409 41
		Expense, . . .	7,640 64
		Profit and loss, . . .	244 68
		Cash on hand, . . .	9,959 22
	\$120,312 13		\$120,312 13

Amount of assets delivered to the receivers, . . . . . \$108,962 81

Date of delivery: April 23, 1879.

Assets afterwards recovered by the receivers, . . . . . 6,750 00

Amount due depositors at time the bank was placed in hands of receivers,\* 155,338 68

Date, percentage and amount of dividends allowed by Supreme Judicial Court: Nov. 3, 1879, 12½ per cent., \$19,417.33; Nov. 23, 1881, 15 per cent., \$23,300.80.

Amount of each dividend paid to date, . . . . . { 19,404 20  
23,090 06

Number of open accounts, . . . . . 679

Number and amount of open accounts on which no dividend has been claimed or paid, . . . . . 14 96 63

Estimated amount to be realized from remaining assets applicable to payment of dividends, . . . . . 23,000 00

Amount of each class of assets disposed of to date, and amount of profit or loss on each: real estate and mortgages, \$37,418, loss, \$231.36; personal notes, \$9,088.67, at par value.

Amount of expenses of receivership to date, . . . . . 7,640 64

Date of examination by commissioner: Nov. 4.

\* The amount named as due the depositors when the bank was placed in our hands is what now appears to have been due, many corrections having been made and some offsets allowed in accordance with the opinion of the Supreme Judicial Court. The contested claims upon alleged deposit books which were submitted to the court for adjudication have all been decided in favor of the bank with a single exception. In the amount of assets given are included many notes and mortgages whose ownership is contested. We have recovered within the year notes amounting to \$2,500, which were not included in our original inventory, and are now seeking to recover others by proper legal proceedings.

## ROCKPORT SAVINGS BANK — ROCKPORT.

Incorporated 1853; perpetually enjoined by decree of Supreme Judicial Court, February 26, 1878.

CHARLES P. THOMPSON, JOSEPH MANNING, *Receivers.*

## STATEMENT.

Amount of assets delivered to the receivers, . . . . .	\$194,459 71
Date of delivery: February 26, 1878.	
Amount due depositors at the time the bank was placed in hands of receivers, . . . . .	182,320 88
Percentage and amount of dividends allowed by Supreme Judicial Court :*	
84 $\frac{7}{10}$ per cent., . . . . .	154,425 77
Balance now due depositors,† . . . . .	345 23

\* Final dividend allowed January 24, 1882.

† This balance has since been deposited with the treasurer of the Commonwealth, agreeably to the provisions of Sect. 44, Chap. 116, of the Public Statutes, and the books and papers of the bank are deposited with the Commissioners of Savings Banks in accordance with the provisions of Chap. 77, of the Acts of 1882.

## SANDWICH SAVINGS BANK — SANDWICH.

Incorporated 1866; perpetually enjoined by decree of Supreme Judicial Court, Jan. 29, 1878.

H. G. O. ELLIS, *Receiver.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Due depositors, . . . . .	\$28,528 30	Mortgage loans, . . . . .	\$2,600 00
Due G. C. Hoag, . . . . .	58 51	Real estate held by foreclosure, . . . . .	9,200 00
		Cash on hand including unpaid dividends, . . . . .	5,479 53
		Deficit, . . . . .	11,307 28
	<hr/> \$28,586 81		<hr/> \$28,586 81

Amount of assets delivered to the receivers, . . . . . \$109,586 22

Date of delivery: April 8, 1878.

Amount due depositors at time the bank was placed in hands of receivers, . . . . . 108,145 35

Date, percentage and amount of dividends allowed by Supreme Judicial Court: Aug. 23, 1878, 30 per cent., \$32,442.95; Oct. 22, 1879, 15 per cent., \$16,221.62; Sept. 24, 1880, 15 per cent., \$16,221.62; June 14, 1881, 15 per cent., 16,221.62.

Amount of each dividend paid to date, . . . . .	{	32,249 85
		16,026 19
		15,734 29
		15,606 78

Number of open accounts, . . . . . 518

Number and amount of open accounts on which no dividend has been claimed or paid, . . . . . 17 643 75

Estimated amount to be realized from remaining assets applicable to payment of dividends, . . . . . 6,000 00

Amount of each class of assets disposed of to date, and amount of profit or loss on each: mortgage loans, \$57,963, loss, \$12,991.26; personal loans, \$24,713, profit, \$1,811.80; bonds, \$14,000, profit, \$2,067.05.

Amount of expenses of receivership to date, . . . . . 2,194 85

Date of examination by commissioner: May 11.



## SCITUATE SAVINGS BANK — SCITUATE.

Incorporated May 31, 1851; perpetually enjoined by decree of Supreme Judicial Court,  
July 9, 1880.

EBENEZER T. FOGG, WILLARD TORREY, *Receivers.*

## STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . . . .	\$76,131 13	Loans on mortgages of real estate, . . . . .	\$27,381 00
Unpaid dividends, . . . . .	309 91	Real estate by foreclosure, . . . . .	28,325 00
		Loans on personal securities, . . . . .	2,829 90
		Due on bond, . . . . .	3,250 00
		Profit and loss, . . . . .	6,136 68
		Cash on hand, . . . . .	8,518 46
	<hr/> \$76,441 04		<hr/> \$76,441 04

Amount of assets delivered to the receivers, . . . . . \$125,486 44

Date of delivery: July 23, 1880.

Amount due depositors at time the bank was placed in hands of receivers, . . . . . 127,181 29

Date, percentage and amount of dividends allowed by Supreme Judicial Court: \* Sept. 11, 1880, 20 per cent., \$25,525.08; Nov. 15, 1881, 20 per cent., \$25,525.08.

Amount of dividends paid to date, . . . . . 50,740 25

Number of open accounts, . . . . . 343

Number and amount of open accounts on which no dividend has been claimed or paid, . . . . . 9 663 90

Estimated amount to be realized from remaining assets applicable to payment of dividends, . . . . . 52,910 00

Amount of each class of assets disposed of to date, and amount of profit or loss on each: real estate, \$24,325.00, loss, \$5,985.00; mortgages, \$15,054.00, loss, \$150.00; notes, \$3,620.43 at par value; bank stock, \$4,200.00, loss, \$170.00.

Amount of expenses of receivership to date, . . . . . 2,832 96

Date of examination by commissioners: July 24.

\* Another dividend of 10 per cent. allowed Dec. 21, 1882.

## WEST BOSTON SAVINGS BANK — BOSTON.

Incorporated 1867; perpetually enjoined by decree of Supreme Judicial Court,  
Jan. 9, 1878.

LYMAN P. FRENCH, CLEMENT WILLIS, *Receivers.*

## STATEMENT.

Amount of assets delivered to the receivers, . . . . . \$1,939,897 59

Date of delivery: Jan. 12, 1878.

Amount due depositors at time the bank was placed in hands of receivers, . . . . . 1,822,015 83

Percentage and amount of dividends allowed by Supreme Judicial Court, \* 85 per cent., . . . . . 1,548,713 44

Balance now due depositors, † . . . . . 7,237 70

\* Final dividend allowed Nov. 29, 1881.

† This balance has since been deposited with the treasurer of the Commonwealth, agreeably to the provisions of Section 44, Chapter 116 of the Public Statutes; and the books and papers of the bank are deposited with the Commissioners of Savings Banks, in accordance with the provisions of Chapter 77 of the Acts of 1882.

# AGGREGATE STATEMENT OF BANKS IN THE HANDS OF RECEIVERS — 1882. (8 BANKS.)

LIABILITIES.		ASSETS.	
Deposits, . . .	\$1,153,188 29	Public funds, . . .	\$1,000 00
Sundries, . . .	96,121 92	Bank stock, . . .	5,285 24
		Real estate, . . .	4,000 00
		Real estate by foreclosure, . .	388,302 04
		Loans on real estate, . .	112,586 73
		Loans on personal security, . .	85,097 82
		Profit and loss, . . .	358,563 39
		Sundries, . . .	132,662 51
		Cash on hand and in banks, . .	161,812 48
	\$1,249,310 21		\$1,249,310 21

# AGGREGATE STATEMENT OF BANKS IN THE HANDS OF RECEIVERS — 1881. (12 BANKS.)

LIABILITIES.		ASSETS.	
Deposits, . . .	\$3,171,301 87	Public funds, . . .	\$1,000 00
Sundries, . . .	336,688 41	Bank stock, . . .	5,285 24
		Real estate, . . .	20,293 31
		Real estate by foreclosure, . .	247,438 88
		Loans on real estate, . .	394,562 43
		Loans on personal security, . .	108,544 76
		Profit and loss, . . .	1,380,620 33
		Sundries, . . .	290,243 00
		Cash on hand and in banks, . .	1,048,728 94
		Deficit, . . .	11,273 39
	\$3,507,990 28		\$3,507,990 28

TABLE exhibiting the Number, Condition, and Progress of the Savings Banks of Massachusetts in each Year from 1834 to 1882 inclusive.  
(Returns first required by Acts 1834, Chap. 190.)

YEAR.	No. of Banks.	Number of Deposit accounts.	Increase in Number of Accounts over Previous Year.	Percentage of Increase.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Percentage of Increase.	Average to each account.	Population of Massachusetts.	Deposits to each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834	22	24,256	—	—	\$3,407,773 00	\$513,597 00	15	\$140 09	614,408*	\$5 58	\$10,968 00	
1835	27	27,232	2,976	12	3,921,370 00	453,208 00	11	143 99	—	—	12,066 00	.0033
1836	28	29,786	2,554	9	4,374,578 00	406,848 00	9	146 19	—	—	14,413 00	
1837	30	32,564	2,778	9	4,781,426 00	87,967 00	2	146 51	—	—	17,504 00	
1838	30	33,063	499	1	4,869,393 00	738,766 00	15	147 27	—	—	18,329 00	
1839	30	36,686	3,623	11	5,608,159 00	211,395 00	3	152 86	—	—	17,204 00	
1840	31	37,470	784	2	5,819,554 00	894,628 00	15	157 98	737,609	7 88	17,952 00	
1841	30	41,423	3,953	10	6,714,182 00	186,270 00	2	162 08	—	—	19,248 00	
1842	—	42,587	1,164	2	6,900,451 00	35,095 00	2	162 03	—	—	—	
1843	31	43,217	630	1	6,935,547 00	1,325,798 00	19	160 40	—	—	20,777 00	.0029
1844	31	49,699	6,482	15	8,261,345 00	1,551,943 00	18	166 23	—	—	22,688 00	
1845	33	58,178	8,479	17	9,813,288 00	867,645 00	8	168 66	—	—	27,017 00	
1846	38	62,893	4,715	5	10,680,933 00	1,099,880 00	10	169 82	—	—	29,307 00	
1847	39	68,312	5,419	8	11,780,813 00	189,635 00	1	172 45	—	—	34,490 00	
1848	41	69,894	1,582	2	11,970,448 00	141,106 00	1	171 26	—	—	36,405 00	
1849	43	71,629	1,735	2	12,111,554 00	1,548,471 00	13	174 57	994,514	13 73	37,361 00	
1850	45	78,823	7,194	10	13,660,024 00	1,894,065 00	14	179 73	—	—	41,681 00	.0026
1851	45	86,537	7,715	9	15,554,089 00	2,847,219 00	12	189 01	—	—	43,707 00	
1852	53	97,353	10,816	12	18,401,308 00	4,968,794 00	27	199 05	—	—	49,380 00	
1853	60	117,404	20,051	20	23,370,102 00	2,566,756 00	11	189 88	—	—	59,071 00	
1854	73	136,654	19,250	16	25,936,858 00	1,257,359 00	4	184 10	1,132,369	24 12	63,471 00	.0028
1855	80	148,263	11,609	8	27,296,217 00	3,077,231 00	10	184 15	—	—	77,757 00	
1856	81	165,484	17,221	11	30,373,447 00						89,309 00	

1857	86	177,375	11,891	8	33,015,757	00	2,642,310	00	8 <sup>3</sup> / <sub>32</sub>	186 13	-	-	102,027	00	
1858	86	182,655	5,280	3	33,914,972	00	899,215	00	2 <sup>3</sup> / <sub>32</sub>	185 67	-	-	105,339	00	.0028
1859	86	205,409	29,754	12 <sup>1</sup> / <sub>2</sub>	39,424,419	00	5,509,647	00	16	191 93	-	-	107,951	00	
1860	89	230,068	24,659	12 <sup>1</sup> / <sub>2</sub>	45,054,236	00	5,629,817	00	14 <sup>1</sup> / <sub>32</sub>	195 83	1,232,065	35 59	112,264	00	
1861	93	225,058	5,010 <sup>+</sup>	2 <sup>1</sup> / <sub>2</sub>	44,785,439	00	268,797	09 <sup>+</sup>	14 <sup>1</sup> / <sub>32</sub>	198 99	-	-	120,886	00	.0027
1862	93	248,900	23,842	10 <sup>1</sup> / <sub>2</sub>	50,403,674	00	5,618,235	00	12 <sup>1</sup> / <sub>2</sub>	202 50	-	-	135,783	00	
1863	95	272,219	23,319	9 <sup>1</sup> / <sub>2</sub>	56,883,828	00	6,480,154	00	12 <sup>1</sup> / <sub>2</sub>	208 92	-	-	140,713	00	
1864	97	291,616	19,397	7	62,557,604	30	5,673,775	75	10 <sup>1</sup> / <sub>2</sub>	214 52	-	-	184,739	77	.0029
1865	102	291,488	128 <sup>+</sup>	-	59,936,482	52	2,621,121	78	4 <sup>1</sup> / <sub>2</sub>	205 62	1,267,329	47 29	203,348	56	.0033
1866	102	316,853	25,365	8 <sup>3</sup> / <sub>32</sub>	67,732,264	31	7,795,281	79 <sup>+</sup>	13	213 76	-	-	219,257	03	.0032
1867	108	348,593	31,740	10	80,431,583	71	12,639,319	40	18 <sup>3</sup> / <sub>32</sub>	230 73	-	-	254,225	79	.0031
1868	115	383,094	34,501	10 <sup>1</sup> / <sub>2</sub>	94,838,336	54	14,406,752	83	18 <sup>1</sup> / <sub>2</sub>	247 55	-	-	339,271	57	.0030
1869	130	431,769	48,675	12 <sup>3</sup> / <sub>32</sub>	112,119,016	64	17,280,680	10	18 <sup>1</sup> / <sub>2</sub>	259 67	-	-	375,734	09	.0027
1870	139	488,797	57,028	13	135,745,097	54	23,626,080	90	21	277 71	1,457,352	93 14	429,080	09	.0026
1871	160	561,201	72,404	14	163,704,077	54	27,958,980	00	20 <sup>1</sup> / <sub>2</sub>	291 52	-	-	469,681	80	.0025
1872	172	630,246	69,045	12 <sup>1</sup> / <sub>2</sub>	184,797,313	92	21,093,236	38	12 <sup>1</sup> / <sub>2</sub>	293 21	-	-	547,518	83	.0026
1873	175	666,229	35,933	5 <sup>3</sup> / <sub>32</sub>	202,195,343	70	17,398,029	78	8 <sup>1</sup> / <sub>2</sub>	303 49	-	-	644,682	68	.0029
1874	179	702,099	35,870	5 <sup>1</sup> / <sub>2</sub>	217,452,120	84	15,256,777	14	7 <sup>1</sup> / <sub>2</sub>	309 71	-	-	661,503	92	.00277
1875	180	720,639	18,540	2 <sup>1</sup> / <sub>10</sub>	237,848,963	21	20,396,842	37	9 <sup>1</sup> / <sub>2</sub>	330 05	1,651,652	144 00	657,858	72	.0027
1876	180	739,289	18,650	2 <sup>1</sup> / <sub>2</sub>	243,340,642	75	5,491,679	54	2 <sup>1</sup> / <sub>2</sub>	329 15	-	-	671,728	23	.00275
1877	179	739,757	468	-	244,596,614	18	1,255,971	43	1 <sup>1</sup> / <sub>2</sub>	330 64	-	-	606,550	23	.00289
1878	168	674,251	65,506 <sup>+</sup>	9 <sup>1</sup> / <sub>2</sub>	209,860,631	18	34,735,983	00 <sup>+</sup>	14 <sup>1</sup> / <sub>2</sub>	311 25	-	-	590,820	18	.00286
1879	166	675,555	1,304	1 <sup>1</sup> / <sub>2</sub>	206,378,709	53	3,481,921	65 <sup>+</sup>	1 <sup>1</sup> / <sub>2</sub>	305 50	-	-	581,274	35	.00271
1880	164	706,395	30,840	4 <sup>3</sup> / <sub>32</sub>	218,047,922	37	11,669,212	84	5 <sup>1</sup> / <sub>2</sub>	308 68	1,783,086	122 29	617,672	51	.00268
1881	165	738,951	32,556	4 <sup>1</sup> / <sub>2</sub>	230,444,479	10	12,396,556	73	5 <sup>3</sup> / <sub>32</sub>	311 85	-	-	619,829	24	.00257
1882	166	772,518	33,567	4 <sup>5</sup> / <sub>16</sub>	241,311,362	49	10,866,883	39	4 <sup>1</sup> / <sub>10</sub>	312 37	-	-			

† Nearly.

† Decrease.

\* In 1830.

Statements were made by the following named companies, in accordance with the provisions of their charters: —

AMERICAN LOAN AND TRUST COMPANY — BOSTON.

Nov. 9, 1882.

<i>Liabilities.</i>		
Capital,		\$1,000,000 00
Deposits subject to check,	\$1,018,324 18	
Certificates of deposit,	4,063 35	
Bills payable on demand,	111,065 63	
Bills payable on time,	127,215 99	
		1,260,669 15
Undivided profits,		58,903 20
Dividends unpaid,		300 00
		<u>\$2,319,872 35</u>
<i>Assets.</i>		
Loans payable on time,		\$681,506 57
Loans payable on demand,		397,078 16
State bonds,	\$6,255 66	
Municipal bonds,	176,820 37	
Railroad bonds,	648,532 02	
Railroad stocks,	168,554 89	
		1,000,162 94
Stockholders' tax,		7,640 00
Furniture and fixtures,		7,390 00
Expenses and taxes paid,		19,815 53
Cash in banks,		172,059 22
Bills, specie, and cash on hand,		34,219 93
		<u>\$2,319,872 35</u>

Date of examination by commissioner: Dec. 26.

BOSTON SAFE DEPOSIT AND TRUST COMPANY — BOSTON.

November 13, 1882.

<i>Liabilities.</i>		
Capital stock,		\$600,000 00
Profit and loss,		82,973 16
Interest,	\$14,165 97	
Commissions,	4,462 63	
Safe rental, etc.,	11,197 38	
Discount,	23,878 25	
		53,704 23
Deposits subject to check,	\$1,792,591 92	
Deposits for payment of coupons and interest,	12,903 82	
		1,805,495 74
Trust funds,		24,760 77
		<u>\$2,566,933 90</u>
<i>Assets.</i>		
United States government bonds,		\$200,206 63
City bonds,		30,710 00
Town bonds,		39,320 00
Amount carried forward,		<u>\$270,236 63</u>



## BOSTON SAFE DEPOSIT AND TRUST COMPANY — Concluded.

<i>Amount brought forward,</i>		\$270,236 63
Railway bonds,		197,852 50
Loans on collaterals or sureties,		1,506,178 56
Loans on mortgages of real estate,		132,400 00
General expenses,		14,416,34
State taxes,		3,402 32
Safes and fixtures,		25,000 00
Stock B. S. D. & T. Co. for distribution under by-laws,		900 00
Cash:—		
In office,	\$10,466 77	
In Boston banks,	342,537 76	
In New York banks,	63,543 02	
		416,547 55
		<u>\$2,566,933 90</u>
TRUST DEPARTMENT.		
<i>Liabilities.</i>		
In trust,		\$928,439 14
Income,		5,510 59
		<u>\$933,949 73</u>
<i>Assets.</i>		
United States government bonds,		\$129,774 84
City bonds,		30,950 00
Railway bonds,		148,091 25
Railroad stock,		112,603 82
Bank stock,		87,485 00
Manufacturing stock,		128,050 00
Boston Music Hall stock,		200 00
Mass. Hos. Life Ins. Co. annuities in trust,		70,000 00
Notes with collaterals or sureties,		16,864 32
Town notes,		5,000 00
Estates occupied by beneficiaries,		17,425 00
Mortgages of real estate,		155,244 73
Deposits in Mass. savings banks,		3,000 00
N. E. Mort. Sec'y bonds,		2,000 00
Gas Light Co. stock,		2,500 00
Cash:—		
Principal,	\$19,250 18	
Income,	5,510 59	24,760 77
		<u>\$933,949 73</u>

Date of examination by commissioner: November 15.

## COLLATERAL LOAN COMPANY — BOSTON.

November 30, 1882.

<i>Liabilities.</i>		
Capital stock called in,		\$150,000 00
Reserve account, No. 45,		283 52
Notes payable,		33,829 46
Dividend,		679 00
Undivided profits,		10,028 76
		<u>\$194,820 74</u>
<i>Resources.</i>		
Cash on hand,		\$3,751 01
Loans outstanding,		188,069 73
Furniture,		3,000 00
		<u>\$194,820 74</u>

Date of examination by commissioner: December 1.

## INTERNATIONAL TRUST COMPANY — BOSTON.

October 31, 1882.

<i>Liabilities.</i>		
Capital stock, . . . . .		\$300,000 00
Deposits subject to check, . . . . .	\$1,027,227 52	
Certificates of deposits, . . . . .	10,442 39	
		1,037,669 91
Undivided profits, . . . . .		25,373 17
Dividends unpaid, . . . . .		470 42
Deposits for payment of coupons, . . . . .		1,830 00
		<u>\$1,365,343 50</u>
<i>Assets.</i>		
Demand loans, . . . . .		\$301,510 35
Time loans, . . . . .		512,237 23
State, city, and town bonds, . . . . .		43,091 50
Railway stocks and bonds, . . . . .		188,458 75
International Trust Co. stock, held for distribution under by-laws, . . . . .		6,500 00
Furniture and fixtures, . . . . .		2,865 16
Expenses and taxes paid, . . . . .		5,232 32
Cash on hand and in banks, . . . . .		305,448 19
		<u>\$1,365,343 50</u>

Date of examination by commissioner: December 13.

## MASSACHUSETTS LOAN AND TRUST COMPANY — BOSTON.

October 31, 1882.

Capital stock, actually paid in, . . . . .	\$500,000 00
Investments in railroad bonds (St. Louis and San Francisco first mortgage bonds), . . . . .	51,525 00
Investments in railroad stocks (Atchison, Topeka and Santa Fé R. R.), . . . . .	22,000 00
Investments in railroad stocks (Ohio and Mississippi R. R., preferred), . . . . .	20,000 00
Cash on hand, . . . . .	48,292 25
Dividend paid August 15, 1882, since last report, 3 per cent. . . . .	

This corporation takes no deposits, and has never opened or done any business under its Trust Department, and has therefore no returns to make as provided by its charter other than those given herein.

Date of examination by commissioner: December 30.

## NEW ENGLAND TRUST COMPANY — BOSTON.

Oct. 31, 1882.

<i>Liabilities.</i>			
Capital stock, . . . . .		\$500,000	00
Deposits, . . . . .		8,031,230	96
Interest, . . . . .	{ \$131,688 67 37,978 12		
Profit and loss account, . . . . .		169,666	79
Guarantee account, . . . . .		18,136	04
Commissions, . . . . .		250,000	00
For payment of bonds, coupons, dividends, etc., . . . . .		1,087	42
Sinking funds, railroads, . . . . .		166,176	98
United States tax, . . . . .		58,849	24
		17,455	89
			\$9,212,603 32
<i>Assets.</i>			
U. S. Government bonds, . . . . .		\$1,015,000	00
City of Charlestown bonds, . . . . .		12,000	00
Railroad bonds, . . . . .		270,458	82
Loans on time notes, with collateral or sureties, . . . . .	\$3,087,997 65		
Loans on time notes to corporations in New England, . . . . .	1,826,379 60		
Loans to cities and towns in New England, . . . . .	85,200 00		
		4,999,577	25
Loans on call with collateral or sureties, . . . . .	\$901,350 53		
Loans on call to corporations in New England, . . . . .	531,627 39		
		1,432,977	92
Cash in banks in Boston, . . . . .	\$1,414,831 66		
Cash in office, . . . . .	33,311 97		
		1,448,143	63
Expense account, . . . . .		34,445	70
			\$9,212,603 32
TRUST DEPARTMENT.			
<i>Liabilities.</i>			
Trust accounts, . . . . .		\$620,323	45
Income, . . . . .		4,044	79
Dividends, . . . . .		1,921	18
			\$626,289 42
<i>Assets.</i>			
U. S. Government bonds, . . . . .		\$115,553	26
City bonds (in Massachusetts), . . . . .		26,093	92
State bonds (in New England), . . . . .		23,987	12
Railroad bonds, . . . . .		245,703	75
Railroad stocks, . . . . .		53,262	74
Manufacturing stocks (special trust), . . . . .		9,400	00
Mortgage notes, . . . . .	\$110,881 25		
Real estate, . . . . .	7,461 94		
		118,343	19
Bank stocks, . . . . .		17,705	50
Cash in banks in Boston, . . . . .		16,239	94
			\$626,289 42

Date of examination by commissioner: Nov. 3.

## WORCESTER SAFE DEPOSIT AND TRUST COMPANY — WORCESTER.

Oct. 31, 1882.

<i>Liabilities.</i>		
Capital stock, . . . . .		\$200,000 00
Deposits, . . . . .		1,684,589 47
Trust fund, . . . . .		2,247 84
Undivided profit, . . . . .		6,533 28
Profit and loss, . . . . .		12,586 84
Surplus fund, . . . . .		20,000 00
Dividends unpaid, . . . . .		471 00
		<u>\$1,926,428 43</u>
<i>Assets.</i>		
Cash: —		
In banks, . . . . .	\$177,893 90	
In office, . . . . .	122,515 28	
		\$300,409 18
Bonds: —		
United States, . . . . .	\$8,750 00	
Vt. Central and Vt. and Canada equipment 8s, . . . . .	152,000 00	
Worcester Street Railway, . . . . .	20,000 00	
		180,750 00
Stocks: —		
Central National Bank, New York, . . . . .		13,400 00
Loans: —		
Notes of corporations, . . . . .	\$1,338,605 33	
Mortgage of real estate, . . . . .	21,400 00	
To individuals, with collaterals, . . . . .	20,500 00	
		1,380,505 33
Expenses: —		
General expenses, . . . . .		760 50
Furniture and fixtures, . . . . .	\$10,000 00	
Premium account, . . . . .	6,170 68	
Clearing-house fund, . . . . .	1,000 00	
Real estate, . . . . .	33,000 00	
Coupons, . . . . .	432 74	
		50,603 42
		<u>\$1,926,428 43</u>
TRUST DEPARTMENT.		
<i>Liabilities.</i>		
In trust: —		
Under wills, . . . . .		\$62,235 00
Other trusts, . . . . .		38,463 13
Income, . . . . .		374 76
		<u>\$101,072 89</u>
<i>Assets.</i>		
United States bonds, . . . . .		\$35,662 50
Railroad bonds, . . . . .		44,285 00
Railroad stocks, . . . . .		1,700 00
Bank stocks, . . . . .		3,700 00
Gas-light companies' stocks, . . . . .		400 00
Express companies' stock, . . . . .		100 00
Savings bank deposits, . . . . .		8,424 13
Loan on mortgage real estate, . . . . .		2,700 00
Loans to individuals, . . . . .		1,200 00
Taxes paid, . . . . .		653 42
Cash, . . . . .		2,247 84
		<u>\$101,072 89</u>
Dividend Oct. 1, 1882 (3 per cent), . . . . .	\$6,000	
Number of accounts, . . . . .	1,756	

## MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY—BOSTON.

Dec. 31, 1882.

<i>Liabilities.</i>										
Deposits, . . . . .	.	.	.	.	.	.	.	.	.	\$15,403,514 77
Earnings undivided, . . . . .	.	.	.	.	.	.	.	.	.	163,821 76
Insurance on lives, . . . . .	.	.	.	.	.	.	.	.	.	8,619 39
Annuities on lives, . . . . .	.	.	.	.	.	.	.	.	.	496,411 41
Capital stock, . . . . .	.	.	.	.	.	.	.	.	.	500,000 00
Surplus, . . . . .	.	.	.	.	.	.	.	.	.	151,066 57
										<u>\$16,723,433 90</u>
<i>Assets.</i>										
Mortgages, . . . . .	.	.	.	.	.	.	.	.	.	\$8,449,762 83
Personal and collateral loans, . . . . .	.	.	.	.	.	.	.	.	.	5,683,500 00
Real estate, . . . . .	.	.	.	.	.	.	.	.	.	90,000 00
Municipal bonds, . . . . .	.	.	.	.	.	.	.	.	.	75,000 00
Railroad bonds, . . . . .	.	.	.	.	.	.	.	.	.	1,502,918 75
Railroad stocks and note, . . . . .	.	.	.	.	.	.	.	.	.	514,000 00
Bank stock, . . . . .	.	.	.	.	.	.	.	.	.	128,579 13
Cash on hand subject to draft, . . . . .	.	.	.	.	.	.	.	.	.	279,673 19
										<u>\$16,723,433 90</u>

Date of examination by commissioner: Dec. 26.





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STATEMENTS  
OF THE  
CO-OPERATIVE SAVING-FUND  
AND  
LOAN ASSOCIATIONS.

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MADE IN CONFORMITY TO THE REQUIREMENTS OF .  
SECT. 20, CHAPTER 117 OF THE PUBLIC STATUTES.

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CAMBRIDGE CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION —  
EAST CAMBRIDGE.

Incorporated Sept. 5, 1877. Commenced business Sept. 12, 1877.

Capital to be accumulated \$500,000.

RUFUS R. WADE, *President*.ROBERT L. SAWIN, *Secretary*.JOHN LOUGHREY, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
17 shares of stock, first series at \$70.95, . . . . .	\$1,206 15	Loans on real estate, . . . .	\$3,865 00
7 shares of stock, second series, at \$66.04, . . . .	462 28	Loans on shares, . . . . .	455 00
10 shares of stock, third series, at \$62.72, . . . .	627 20	Unpaid dues, . . . . .	14 00
4 shares of stock, fourth series, at \$58.85, . . . .	235 40	Balance of permanent ex- pense account, . . . . .	100 84
8 shares of stock, sixth series, at \$51.56, . . . .	412 48	Balance of temporary ex- pense account, . . . . .	16 00
5 shares of stock, ninth series, at \$38.82, . . . .	194 10	Interest, . . . . .	50
16 shares of stock, eleventh series, at \$31.43, . . . .	502 88	Premiums, . . . . .	25
5 shares of stock, twelfth series, at \$27.72, . . . .	138 60	Fines, . . . . .	3 63
7 shares of stock, thirteenth series, at \$23.88, . . . .	167 16	Other assets, . . . . .	30 72
10 shares of stock, fourteenth series, at \$20.46, . . . .	204 60	Cash on hand, . . . . .	812 51
7 shares of stock, fifteenth series, at \$17.07, . . . .	119 49		
35 shares of stock, seven- teenth series, at \$10.44, . .	365 40		
18 shares of stock, eighteenth series, at \$6.18, . . . .	111 24		
42 shares of stock, nineteenth series, at \$3.02, . . . .	126 84		
29 shares of stock, twentieth series, at \$2, . . . . .	58 00		
Dues, . . . . .	307 00		
Interest, . . . . .	26 62		
Premiums, . . . . .	6 95		
Fines, . . . . .	1 06		
Surplus, . . . . .	58		
Forfeited share account, . .	11 12		
Other liabilities, . . . . .	13 30		
	\$5,298 45		\$5,298 45

Number of shares issued during the year, . . . . .	129
Number of shares now in force, . . . . .	220
Number of shares now borrowed upon, . . . . .	40
Amount of dues received during the year, . . . . .	\$3,103 00
Highest premium received during the year, . . . . .	50
Lowest premium received during the year, . . . . .	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee, . . . . .	25
Number of members withdrawn during the year, . . . . .	23
Present number of members, . . . . .	41
Present number of borrowers, . . . . .	10

Present number of non-borrowers, . . . . .	31	
Amount of loans at date, . . . . .		\$4,320 00
Number and amount of loans on real estate, . . . . .	6	3,865 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	6	3,865 00
Number and amount of loans on shares, . . . . .	13	455 00
Largest loan to any one member, . . . . .		1,800 00
Smallest loan to any one member, . . . . .		10 00
Largest number of shares held by any one member, . . . . .	20	
Amount of expenses of the corporation for the previous year (not including interest), . . . . .		98 27
Value of shares at last report, . . . . .		6,236 20
Total value of unpledged shares (including unpaid dues), . . . . .		4,413 83
Number of shares forfeited during the year, . . . . .	5	
Amount of interest credited to shares during the year, . . . . .		294 81
Number of shares withdrawn during the year, . . . . .	200	
Number and amount of loans repaid during the year, . . . . .	22	3,308 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		4,862 30
Amount of cash paid during the year, . . . . .		5,111 54
Secretary's salary, . . . . .		40 00
Treasurer's bond, . . . . .		1,000 00
Secretary's bond, . . . . .		500 00
Date of examination by commissioner: August 23.		

### CAMPELLO CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION— BROCKTON.

Incorporated Oct. 3, 1877. Commenced business Oct. 8, 1877.

Capital to be accumulated, \$1,000,000.

ALBERT KEITH, *President*.

WARREN T. COPELAND, *Secretary*.

ZIBA C. KEITH, *Treasurer*.

#### STATEMENT.

LIABILITIES.		ASSETS.	
380 shares of stock, first series, at \$75 83, . . . . .	\$28,815 40	Loans on real estate, . . . . .	\$68,950 00
202 shares of stock, second series, at \$58.33, . . . . .	11,782 66	Loans on shares, . . . . .	2,800 00
335 shares of stock, third series, at \$42.11, . . . . .	14,106 85	Unpaid dues, . . . . .	353 00
366 shares of stock, fourth series, at \$27.17, . . . . .	9,944 22	Balance of permanent expense account, . . . . .	359 47
599 shares of stock, fifth series, at \$13.51, . . . . .	8,092 49	Balance of temporary expense account, . . . . .	53 95
449 shares of stock, sixth series, at \$1.00, . . . . .	449 00	Fines, . . . . .	13 12
Dues paid in advance, . . . . .	530 00	Cash on hand, . . . . .	1,550 87
Interest, . . . . .	249 50		
Premium, . . . . .	49 06		
Transfer fees, . . . . .	1 50		
Surplus, . . . . .	39 06		
Withdrawal profits, . . . . .	20 67		
	\$74,080 41		\$74,080 41



Number of shares issued during the year, . . . . .	721	
Number of shares now in force, . . . . .	2,331	
Number of shares now borrowed upon, . . . . .	473	
Amount of dues received during the year, . . . . .		\$24,773 00
Highest premium received during the year, . . . . .		50
Lowest premium received during the year, . . . . .		10
Fine for non-payment of dues : 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	28	
Present number of members, . . . . .	365	
Present number of borrowers, . . . . .	88	
Present number of non-borrowers, . . . . .	277	
Amount of loans at date, . . . . .		71,750 00
Number and amount of loans on real estate, . . . . .	78	68,950 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	78	68,950 00
Number and amount of loans on shares, . . . . .	12	2,800 00
Largest loan to any one member, . . . . .		2,600 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		585 61
Value of shares at last report, . . . . .		60,900 18
Total value of unpledged shares (including unpaid dues), . . . . .		53,899 55
Amount of interest credited to shares during the year, . . . . .		4,991 41
Number of shares withdrawn during the year, . . . . .	372	
Number and amount of loans repaid during the year, . . . . .	28	17,150 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		47,255 87
Amount of cash paid during the year, . . . . .		49,479 05
Secretary's salary, . . . . .		300 00
Treasurer's bond, . . . . .		1,500 00
Secretary's bond, . . . . .		1,500 00
Date of examination by commissioner: July 1.		

## EQUITABLE CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — LYNN.

Incorporated Oct. 2, 1877. Commenced business Oct. 8, 1877.

Capital to be accumulated, \$1,000,000.

JAMES H. RICHARDS, *President*.BENJAMIN E. PORTER, *Secretary*.WILLIAM A. ESTES, *Treasurer*.

## STATEMENT.

LIABILITIES.		ASSETS.	
122 shares of stock, first series, at \$68.63, . . . .	\$8,372 86	Loans on real estate, . .	\$16,700 00
50 shares of stock, second series, at \$53.81, . . . .	2,690 50	Loans on shares, . . . .	1,185 00
53 shares of stock, third series, at \$39.71, . . . .	2,104 63	Unpaid dues, . . . .	672 46
41 shares of stock, fourth series, at \$32.90, . . . .	1,348 90	Balance of temporary expense account, . . . .	21 25
71 shares of stock, fifth series, \$26.20, . . . .	1,860 20	Interest account, . . . .	208 69
124 shares of stock, sixth series, \$19.68, . . . .	2,440 32	Cash on hand, . . . .	3,920 21
85 shares of stock, seventh series, \$16.46, . . . .	1,399 10		
76 shares of stock, eighth series, \$13.29, . . . .	1,010 04		
185 shares of stock, ninth series, \$7.07, . . . .	1,307 95		
69 shares of stock, tenth series, \$1.00, . . . .	69 00		
Surplus, . . . .	68 53		
Forfeited share account, . .	35 58		
	\$22,707 61		\$22,707 61

Number of shares issued during the year, . . . . .	278	
Number of shares now in force, . . . . .	876	
Number of shares now borrowed upon, . . . . .	129	
Amount of dues received during the year, . . . . .		\$9,346 00
Highest premium received during the year, . . . . .		17
Lowest premium received during the year, . . . . .		01
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	35	
Present number of members, . . . . .	194	
Present number of borrowers, . . . . .	34	
Present number of non-borrowers, . . . . .	160	
Amount of loans at date, . . . . .		17,885 00
Number and amount of loans on real estate, . . . . .	25	16,700 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	25	16,700 00
Number and amount of loans on shares, . . . . .	10	1,185 00
Largest loan to any one member, . . . . .		2,200 00
Smallest loan to any one member, . . . . .		10 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		174 56

Value of shares at last report, . . . . .	\$14,518 64
Total value of unpledged shares (including unpaid dues), . . . . .	17,836 89
Number of shares forfeited during the year, . . . . .	10
Amount of interest credited to shares during the year, . . . . .	849 61
Number of shares withdrawn during the year . . . . .	132
Number and amount of loans repaid during the year, . . . . .	4 925 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	11,272 76
Amount of cash paid during the year, . . . . .	9,143 19
Secretary's salary, . . . . .	50 00
Treasurer's salary, . . . . .	25 00
Treasurer's bond, . . . . .	2,000 00
Secretary's bond, . . . . .	1,000 00
Date of examination by commissioner: July 18.	

### FITCHBURG CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — FITCHBURG.

Incorporated October 27, 1877. Commenced business November 8, 1877.

Capital to be accumulated, \$1,000,000.

JABEZ FISHER, *President*.

JOSEPH F. SIMONDS, *Secretary*.

GEORGE E. CLIFFORD, *Treasurer*.

#### STATEMENT.

LIABILITIES.		ASSETS.	
296 shares of stock, first series, at \$69.57, . . . . .	\$20,592 72	Loans on real estate, . . . . .	\$72,380 00
201 shares of stock, second series, at \$61.70, . . . . .	12,401 70	Loans on shares, . . . . .	5,060 00
97 shares of stock, third series, at \$54.04, . . . . .	5,241 88	Unpaid dues, . . . . .	2,538 20
123 shares of stock, fourth series, at \$46.56, . . . . .	5,726 88	Balance of permanent expense account, . . . . .	179 97
140 shares of stock, fifth series, at \$39.30, . . . . .	5,502 00	Other assets, . . . . .	89 56
248 shares of stock, sixth series, at \$32.26, . . . . .	8,000 48	Cash on hand, . . . . .	2,292 10
312 shares of stock, seventh series, at \$25.49, . . . . .	7,952 88		
394 shares of stock, eighth series, at \$18.84, . . . . .	7,422 96		
311 shares of stock, ninth series, at \$12.38, . . . . .	3,850 18		
802 shares of stock, tenth series, at \$6.10, . . . . .	4,892 20		
Dues paid in advance, . . . . .	765 10		
Forfeited share account, . . . . .	16 25		
Other liabilities, . . . . .	174 60		
	<u>\$82,539 83</u>		<u>\$82,539 83</u>

Number of shares issued during the year, . . . . .	1,304
Number of shares now in force, . . . . .	2,924
Number of shares now borrowed upon, . . . . .	548
Amount of dues received during the year, . . . . .	\$29,272 52
Highest premium received during the year: 35 cents per share per month.	

Lowest premium received during the year : 2 cents per share per month.

Fine for non-payment of dues : 1 per cent. per month.

Transfer fee, . . . . .		\$0 25
Number of members withdrawn during the year, . . . . .	52	
Present number of members, . . . . .	378	
Present number of borrowers, . . . . .	114	
Present number of non-borrowers, . . . . .	264	
Amount of loans at date, . . . . .		77,440 00
Number and amount of loans on real estate, . . . . .	92	72,380 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	92	72,380 00
Number and amount of loans on shares, . . . . .	41	5,060 00
Largest loan to any one member, . . . . .		3,200 00
Smallest loan to any one member, . . . . .		20 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		285 21
Value of shares at last report, . . . . .		54,392 92
Total value of unpledged shares (including unpaid dues), . . . . .		62,298 76
Number of shares forfeited during the year, . . . . .	2	
Amount of interest credited to shares during the year, . . . . .		3,866 33
Number of shares withdrawn during the year, . . . . .	504	
Number and amount of loans repaid during the year, . . . . .	30	6,802 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		38,494 46
Amount of cash paid during the year, . . . . .		36,618 99
Secretary's salary, . . . . .		192 00
Treasurer's salary, . . . . .		50 00
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		1,000 00
Date of examination by commissioner : September 6.		

### GREEN RIVER CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — GREENFIELD.

Incorporated July 15, 1882. Commenced business July 21, 1882.

Capital to be accumulated, \$1,000,000.

FREDERIC L. BURNHAM, *President*.

WALTER S. CARSON, *Secretary*.

GORHAM D. WILLIAMS, *Treasurer*.

#### STATEMENT.

LIABILITIES.		ASSETS.	
95 shares of stock, first series, at \$4.00, . . . . .	\$380 00	Unpaid dues, . . . . .	\$70 00
Interest, . . . . .	1 08	Balance of permanent ex- pense account, . . . . .	31 55
Fines, . . . . .	52	Cash on hand, . . . . .	281 80
Dues paid in advance, . . . . .	1 00		
Withdrawal profits, . . . . .	75		
	<u>\$383 35</u>		<u>\$383 35</u>

Number of shares issued during the year, . . . . .	97	
Number of shares now in force, . . . . .	95	
Amount of dues received during the year, . . . . .		\$315 00

Highest per centum of interest received during the year:  $6\frac{1}{2}$  per cent.

Lowest per centum of interest received during the year:  $5\frac{1}{2}$  per cent.

Fine for non-payment of dues, 2 per cent. a month.

Transfer fee: none fixed.

Number of members withdrawn during the year, . . . . . 1

Present number of members, . . . . . 28

Present number of non-borrowers, . . . . . 28

Largest number of shares held by any one member, . . . . . 10

Amount of expenses of the corporation for previous year (not including interest), . . . . . \$31 53

Total value of unpledged shares (including unpaid dues), . . . . . 380 00

Number of shares withdrawn during the year, . . . . . 2

Number and amount of loans repaid during the year, . . . . . 250 00

Geographical limit: Massachusetts.

Amount of cash received during the year, . . . . . 316 60

Amount of cash paid during the year, . . . . . 34 80

Treasurer's bond, . . . . . 1,000 00

Secretary's bond, . . . . . 300 00

Date of examination by commissioner: October 31.

# HAVERHILL CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION— HAVERHILL.

Incorporated Aug. 20, 1877. Commenced business, Sept. 3, 1877.

Capital to be accumulated, \$1,000,000.

AMOS W. DOWNING, *President.*

WILLIAM H. PAGE, *Secretary.*

J. W. BENNETT, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
144 shares of stock, first series, at \$71.85, . . . . .	\$10,346 40	Loans on real estate, . . . . .	\$37,600 00
39 shares of stock, second series, at \$61.41, . . . . .	2,394 99	Loans on shares, . . . . .	750 00
88 shares of stock, third series, at \$43.80, . . . . .	3,854 40	Unpaid dues, . . . . .	456 00
183 shares of stock, fourth series, at \$29.96, . . . . .	5,482 68	Balance of permanent expense account, . . . . .	202 00
160 shares of stock, fifth series, at \$22.87, . . . . .	3,659 20	Balance of temporary expense account, . . . . .	26 50
160 shares of stock, sixth series, at \$16.38, . . . . .	2,620 80	Cash on hand, . . . . .	1,120 02
323 shares of stock, seventh series, at \$10.09, . . . . .	3,259 07		
244 shares of stock, eighth series, at \$4.00, . . . . .	976 00		
Advance dues, . . . . .	25 00		
Surplus, . . . . .	39 48		
Forfeited share account, . . . . .	9 81		
Withdrawal profits, . . . . .	22 48		
Borrowed money,* . . . . .	7,000 00		
Other liabilities, . . . . .	464 21		
	<u>\$40,154 52</u>		<u>\$40,154 52</u>

\* This association has been notified that they have no authority to borrow money.



Number of shares issued during the year, . . . . .	632	
Number of shares now in force, . . . . .	1,341	
Number of shares now borrowed upon, . . . . .	220	
Amount of dues received during the year, . . . . .		\$14,973 00
Highest premium received during the year, . . . . .		50
Lowest premium received during the year, . . . . .		10
Fine for non-payment of dues: 2 per cent.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	102	
Present number of members, . . . . .	237	
Present number of borrowers, . . . . .	46	
Present number of non-borrowers, . . . . .	191	
Amount of loans at date, . . . . .		38,350 00
Number and amount of loans on real estate, . . . . .	46	37,600 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	46	37,600 00
Number and amount of loans on shares, . . . . .	4	750 00
Largest loan to any one member, . . . . .		3,000 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		466 36
Value of shares at last report, . . . . .		22,551 40
Total value of unpledged shares (including unpaid dues), . . . . .		26,109 20
Number of shares forfeited during the year, . . . . .	8	
Amount of interest credited to shares during the year, . . . . .		1,530 81
Number of shares withdrawn during the year, . . . . .	325	
Number and amount of loans repaid during the year, . . . . .	10	7,750 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		34,069 22
Amount of cash paid during the year, . . . . .		33,893 98
Secretary's salary: 1½ per cent. of gross receipts.		
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		2,000 00
Date of examination by commissioner: October 23.		

HOLYOKE CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION—  
HOLYOKE.

Incorporated July 24, 1880. Commenced business Aug, 25, 1880.

Capital to be accumulated, \$1,000,000.

WILLIAM GROVER, *President.*

FREDERICK DRUCE, *Secretary.*

JOSEPH METCALF, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
242 shares of stock, first series, at \$28.04, . . . .	\$6,785 68	Loans on real estate, . . .	\$12,550 00
107 shares of stock, second series, at \$22.60, . . . .	2,418 20	Loans on shares, . . . .	800 00
132 shares of stock, third series, at \$16.23, . . . .	2,142 36	Unpaid dues, . . . .	184 00
136 shares of stock, fourth series, at \$12.07, . . . .	1,641 52	Balance of permanent expense account, . . . .	167 00
318 shares of stock, fifth series, at \$6.00, . . . .	1,908 00	Balance of temporary expense account, . . . .	93 08
Interest, . . . .	392 00	Unpaid interest, . . . .	32 25
Premium, . . . .	91 28	Unpaid premium, . . . .	10 03
Fines, . . . .	30 05	Unpaid fines, . . . .	4 46
Transfer fee, . . . .	25	Cash on hand, . . . .	\$1,604 65
Surplus, . . . .	1 70		
Forfeited share account, . .	7 48		
Withdrawal profits, . . . .	26 16		
Other liabilities, . . . .	79		
	\$15,445 47		\$15,445 47

Number of shares issued during the year, . . . . .	519	
Number of shares now in force, . . . . .	935	
Number of shares now borrowed upon, . . . . .	137	
Amount of dues received during the year, . . . . .	\$10,684 00	
Highest premium received during the year, . . . . .	55	
Lowest premium received during the year, . . . . .	02	
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, . . . . .	25	
Number of members withdrawn during the year, . . . . .	38	
Present number of members, . . . . .	169	
Present number of borrowers, . . . . .	20	
Present number of non-borrowers, . . . . .	149	
Amount of loans at date, . . . . .	13,350 00	
Number and amount of loans on real estate, . . . . .	11	12,550 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	11	12,550 00
Number and amount of loans on shares, . . . . .	9	800 00
Largest loan to any one member, . . . . .		4,500 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		242 42
Value of shares at last report, . . . . .		8,224 50
Total value of unpledged shares (including unpaid dues), . . . . .		12,438 01
Number of shares forfeited during the year, . . . . .	3	

Amount of interest credited to shares during the year, . . . . .	\$394 09
Number of shares withdrawn during the year, . . . . . 275	
Number and amount of loans repaid during the year, . . . . . 6	500 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	11,622 29
Amount of cash paid during the year, . . . . .	14,395 64
Secretary's salary, . . . . .	120 00
Treasurer's bond, . . . . .	3,000 00
Secretary's bond, . . . . .	1,000 00
Date of examination by commissioner: Nov. 1.	

### HOME CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — WORCESTER.

Incorporated June 10, 1882. Commenced business June, 1882.

Capital to be accumulated, \$1,000,000.

E. H. TOWNE, *President*.

T. J. HASTINGS, *Secretary*.

J. P. WEIXLER, JR., *Treasurer*.

#### STATEMENT.

LIABILITIES.		ASSETS.	
938 shares of stock, first series, at \$5.00, . . . . .	\$4,690 00	Loans on real estate, . . . . .	\$4,100 00
Dues paid in advance, . . . . .	1,560 00	Unpaid dues, . . . . .	171 00
Surplus, . . . . .	69 28	Balance of permanent expense account, . . . . .	216 30
		Balance of temporary expense account, . . . . .	86 56
		Cash on hand, . . . . .	1,745 42
	<u>\$6,319 28</u>		<u>\$6,319 28</u>

Number of shares issued during the year, . . . . .	945
Number of shares now in force, . . . . .	938
Number of shares now borrowed upon, . . . . .	29
Amount of dues received during the year, . . . . .	\$6,088 00
Highest per centum of interest received during the year: $9\frac{3}{4}$ .	
Lowest per centum of interest received during the year: 6.	
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee, . . . . .	25
Number of members withdrawn during the year, . . . . .	2
Present number of members, . . . . .	154
Present number of borrowers, . . . . .	5
Present number of non-borrowers, . . . . .	149
Amount of loans at date, . . . . .	4,100 00
Number and amount of loans on real estate, . . . . . 5	4,100 00
Number and amount of loans secured by first mortgage of real estate, . . . . . 5	4,100 00
Largest loan to any one member, . . . . .	1,800 00
Smallest loan to any one member, . . . . .	800 00
Largest number of shares held by any one member, . . . . . 25	
Amount of expenses of the corporation for previous year (not including interest, . . . . .	250 30
Total value of unpledged shares (including unpaid dues), . . . . .	4,545 00

Number of shares withdrawn during the year, . . . . .	7
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	\$6,156 68
Amount of cash paid during the year, . . . . .	4,411 26
Salaries: not fixed.	
Treasurer's bond, . . . . .	2,500 00
Secretary's bond, . . . . .	1,000 00
Date of examination by commissioner: July 27.	

### HOMESTEAD CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — BOSTON.

Incorporated Sept. 11, 1877. Commenced business Sept. 12, 1877.

Capital to be accumulated, \$1,000,000.

JOSEPH S. ROPES, *President*.

D. ELDRIDGE, *Secretary*.

THOMAS SWADKINS, JR., *Treasurer*.

#### STATEMENT.

LIABILITIES.		ASSETS.	
70 shares of stock, first series, at \$73.87, . . . . .	\$5,170 90	Loans on real estate, . . . . .	\$72,150 00
184 shares of stock, second series, at \$65.72, . . . . .	12,092 48	Loans on shares, . . . . .	1,850 00
97 shares of stock, third series, at \$57.51, . . . . .	5,578 47	Unpaid dues, . . . . .	1,345 00
83 shares of stock, fourth series, at \$49.64, . . . . .	4,120 12	Balance of permanent expense account, . . . . .	100 00
252 shares of stock, fifth series, at \$42.05, . . . . .	10,596 60	Balance of temporary expense account, . . . . .	133 34
156 shares of stock, sixth series, at \$34.75, . . . . .	5,421 00	Cash on hand, . . . . .	3,064 23
438 shares of stock, seventh series, at \$27.74, . . . . .	12,150 12		
517 shares of stock, eighth series, at \$20.97, . . . . .	10,841 49		
411 shares of stocks, ninth series, at \$14.43, . . . . .	5,930 73		
531 shares of stock, tenth series, at \$8.11, . . . . .	4,306 41		
722 shares of stock, eleventh series, at \$2.00, . . . . .	1,444 00		
Dues in advance, . . . . .	172 00		
Surplus, . . . . .	309 34		
Forfeited share account, . . . . .	87 48		
Withdrawal profits, . . . . .	144 16		
Other liabilities, . . . . .	277 27		
	<u>\$78,642 57</u>		<u>\$78,642 57</u>

Number of shares issued during the year, . . . . .	1,345
Number of shares now in force, . . . . .	3,461
Number of shares now borrowed upon, . . . . .	468
Amount of dues received during the year, . . . . .	\$36,579 00
Highest premium received during the year, . . . . .	1 00
Lowest premium received during the year, . . . . .	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee, . . . . .	25
Number of members withdrawn during the year, . . . . .	161
Present number of members, . . . . .	518

Present number of borrowers, . . . . .	64	
Present number of non-borrowers, . . . . .	454	
Amount of loans at date, . . . . .		\$74,000 00
Number and amount of loans on real estate, . . . . .	51	72,150 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	50	71,950 00
Number and amount of loans secured by other mortgage of real estate, . . . . .	1	1,200 00
Number and amount of loans on shares, . . . . .	15	1,850 00
Largest loan to any one member, . . . . .		3,600 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		1,377 66
Value of shares at last report, . . . . .		58,409 44
Total value of unpledged shares (including unpaid dues), . . . . .		63,113 10
Number of shares forfeited during the year, . . . . .	20	
Amount of interest credited to shares during the year, . . . . .		4,312 52
Number of shares withdrawn during the year, . . . . .	997	
Number and amount of loans repaid during the year, . . . . .	31	18,550 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		60,600 29
Amount of cash paid during the year, . . . . .		58,521 89
Secretary's salary, . . . . .		500 00
Treasurer's salary, . . . . .		25 00
Treasurer's bond, . . . . .		1,000 00
Secretary's bond, . . . . .		3,000 00
Date of examination by commissioner: August 1.		



MECHANICS' CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION—  
TAUNTON.

Incorporated Sept. 14, 1877. Commenced business, Sept. 17, 1877.

Capital to be accumulated, \$1,000,000.

ELIJAH TOLMAN, *President.*EDWARD S. HERSEY, *Secretary.*CHAS. L. LOVERING, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
182 shares of stock, first series, at \$70.47, . . .	\$12,825 54	Loans on real estate, . . .	\$93,465 00
278 shares of stock, second series, at \$62.84, . . .	17,469 52	Loans on shares, . . .	5,801 00
297 shares of stock, third series, at \$50.47, . . .	14,989 59	Unpaid dues, . . .	899 79
490 shares of stock, fourth series, at \$36.33, . . .	17,801 70	Balance of permanent expense account, . . .	329 93
870 shares of stock, fifth series, at \$22.99, . . .	20,001 30	Balance of temporary expense account, . . .	90 93
1,915 shares of stock, sixth series, at \$10.12, . . .	19,379 80	Other assets, . . .	71 86
Dues paid in advance, . . .	612 72	Cash on hand, . . .	4,927 23
Interest, . . .	1,985 56		
Premium, . . .	220 30		
Fines, . . .	83 49		
Forfeited share account, . .	28 72		
Interest on dues paid in advance,* . . .	45 12		
Other liabilities, . . .	142 38		
	<u>\$105,585 74</u>		<u>\$105,585 74</u>

Number of shares issued during the year, . . . . .	2,145	
Number of shares now in force, . . . . .	4,032	
Number of shares now borrowed upon, . . . . .	855	
Amount of dues received during the year, . . . . .		\$49,492 36
Highest premium received during the year, . . . . .		20
Lowest premium received during the year, . . . . .		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	90	
Present number of members, . . . . .	610	
Present number of borrowers, . . . . .	110	
Present number of non-borrowers, . . . . .	500	
Amount of loans at date, . . . . .		99,266 00.
Number and amount of loans on real estate, . . . . .	98	93,465 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	98	93,465 00
Number and amount of loans on shares, . . . . .	40	5,801 00
Largest loan to any one member, . . . . .		3,700 00
Smallest loan to any one member, . . . . .		25 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		472 79
Value of shares at last report, . . . . .		74,099 56

\* The attorney-general has given an opinion that this is illegal.

Total value of unpledged shares (including unpaid dues), . . . .	\$78,668 55
Number of shares forfeited during the year, . . . . .	11
Amount of interest credited to shares during the year, . . . . .	5,228 60
Number of shares withdrawn during the year, . . . . .	1,179
Number and amount of loans repaid during the year, . . . . .	61 22,399 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	69,206 78
Amount of cash paid during the year, . . . . .	64,279 55
Secretary's salary, . . . . .	240 00
Treasurer's bond, . . . . .	5,000 00
Secretary's bond, . . . . .	1,000 00
Date of examination by commissioner: October 2.	

### MERCHANTS' CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — BOSTON.

Incorporated Dec. 2, 1881. Commenced business February, 1882.

Capital to be accumulated, \$1,000,000.

HENRY R. BRIGHAM, *President.*

SAMUEL HOBBS, *Secretary.*

ROLLAND M. JENKS, *Treasurer.*

#### STATEMENT.

LIABILITIES.		ASSETS.	
469 shares of stock, first series, at \$9.00, . . . .	\$4,221 00	Loans on real estate, . . . .	\$7,300 00
706 shares of stock, second series, at \$5.00, . . . .	3,530 00	Unpaid dues, . . . . .	512 00
Advance payments, . . . .	1,267 00	Balance of permanent expense account, . . . . .	232 94
Surplus, . . . . .	257 56	Balance of temporary expense account, . . . . .	28 91
Other liabilities, . . . . .	262 00	Cash on hand, . . . . .	1,463 71
	<u>\$9,537 56</u>		<u>\$9,537 56</u>

Number of shares issued during the year, . . . . .	1,217
Number of shares now in force, . . . . .	1,175
Number of shares now borrowed upon, . . . . .	37
Amount of dues received during the year, . . . . .	\$9,965 00
Highest premium received during the year, . . . . .	85
Lowest premium received during the year, . . . . .	20
Fine for non-payment of dues, 2 per cent. per month.	
Transfer fee, . . . . .	25
Number of members withdrawn during the year, . . . . .	5
Present number of members, . . . . .	177
Present number of borrowers, . . . . .	4
Present number of non-borrowers, . . . . .	173
Amount of loans at date, . . . . .	7,300 00
Number and amount of loans on real estate, . . . . .	4 7,300 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	4 7,300 00
Largest loan to any one member, . . . . .	3,500 00
Smallest loan to any one member, . . . . .	1,200 00
Largest number of shares held by one member, . . . . .	25

Amount of expenses of the corporation for previous year (not including interest), . . . . .	\$261 85
Total value of unpledged shares (including unpaid dues), . . . . .	7,482 00
Number of shares withdrawn during the year, . . . . .	42
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	10,222 56
Amount of cash paid during the year, . . . . .	8,758 85
Treasurer's bond, . . . . .	1,000 00
Secretary's bond, . . . . .	1,000 00
Date of examination by commissioner: October 9.	

# NEW BEDFORD CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION—NEW BEDFORD.

Incorporated July 11, 1881. Commenced business August 19, 1881.

Capital to be accumulated, \$1,000,000.

ISAAC W. BENJAMIN, *President*.

CHARLES R. PRICE, *Secretary*.

GIDEON B. WRIGHT, *Treasurer*.

## STATEMENT.

LIABILITIES*		ASSETS.	
811 shares of stock, first series, at \$15.24, . . . . .	\$12,359 64	Loans on real estate, . . . . .	\$21,625 00
957 shares of stock, second series, at \$9 06, . . . . .	8,670 42	Loans on shares, . . . . .	100 00
428 shares of stock, third series, at \$3.00, . . . . .	1,284 00	Unpaid dues, . . . . .	240 00
Interest account, . . . . .	317 22	Balance of permanent expense account, . . . . .	231 47
Premium account, . . . . .	105 77	Balance of temporary expense account, . . . . .	139 30
Fines account, . . . . .	14 62	Other assets, . . . . .	5 20
Transfer fee account, . . . . .	25	Cash on hand, . . . . .	1,710 24
Advance payments, . . . . .	1,293 00		
Surplus, . . . . .	2 22		
Withdrawal profits, . . . . .	2 04		
Other liabilities, . . . . .	2 03		
	\$24,051 21		\$24,051 21

Number of shares issued during the year, . . . . .	1,484
Number of shares now in force, . . . . .	2,196
Number of shares now borrowed upon, . . . . .	135
Amount of dues received during the year, . . . . .	\$20,292 00
Highest premium received during the year, . . . . .	58
Lowest premium received during the year, . . . . .	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee, . . . . .	25
Number of members withdrawn during the year, . . . . .	26
Present number of members, . . . . .	371
Present number of borrowers, . . . . .	30
Present number of non-borrowers, . . . . .	341
Amount of loans at date, . . . . .	21,725 00
Number and amount of loans on real estate, . . . . .	32 21,625 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	32 21,625 00

Number and amount of loans on shares, . . . . .	2	\$100 00
Largest loan to any one member, . . . . .		2,200 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		5 79
Value of shares at last report, . . . . .		2,478 00
Total value of unpledged shares (including unpaid dues), . . . . .		20,639 28
Amount of interest credited to shares during the year, . . . . .		325 38
Number of shares withdrawn during the year, . . . . .	114	
Number and amount of loans repaid during the year: 1 loan \$100; on 2 loans, . . . . .		325 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		22,893 44
Amount of cash paid during the year, . . . . .		21,183 20
Treasurer's salary: 6 months, . . . . .		37 50
Secretary's salary: 6 months, . . . . .		150 00
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		1,000 00
Date of examination by commissioner: Aug. 7.		

PEOPLE'S CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION—  
FALL RIVER.

Incorporated February 18, 1882. Commenced business March 15, 1882.

Capital to be accumulated, \$1,000,000.

MILTON REED, *President*.

SAMUEL M. BROWN, *Secretary*.

FREDERICK O. DODGE, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
1,027 shares of stock, first series, at \$8, . . . . .	\$8,216 00	Loans on real estate. . . . .	\$7,550 00
247 shares of stock, second series, at \$4, . . . . .	988 00	Unpaid dues, . . . . .	287 00
Surplus, . . . . .	72 99	Balance of permanent expense account, . . . . .	52 28
Other liabilities, . . . . .	108 71	Balance of temporary expense account, . . . . .	1 25
		Cash on hand, . . . . .	1,495 17
	\$9,385 70		\$9,385 70

Number of shares issued during the year, . . . . .	1,347	
Number of shares now in force, . . . . .	1,273	
Number of shares now borrowed upon, . . . . .	39	
Amount of dues received during the year, . . . . .		\$9,255 00
Highest premium received during the year, . . . . .		55
Lowest premium received during the year, . . . . .		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	20	
Present number of members, . . . . .	235	
Present number of borrowers, . . . . .	7	

Present number of non-borrowers, . . . . .	228	
Amount of loans at date, . . . . .		\$7,550 00
Number and amount of loans on real estate, . . . . .	8	7,550 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	8	7,550 00
Largest loan to any one member, . . . . .		2,000 00
Smallest loan to any one member, . . . . .		500 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		146 95
Total value of unpledged shares (including unpaid dues), . . . . .		8,918 00
Number of shares withdrawn during the year, . . . . .	74	
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		9,449 29
Amount of cash paid during the year, . . . . .		7,554 12
Secretary's salary, . . . . .		60 00
Treasurer's salary, . . . . .		30 00
Treasurer's bond, . . . . .		1,000 00
Secretary's bond, . . . . .		1,000 00
Date of examination by commissioner: September 26.		

PIONEER CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION—  
BOSTON.

Incorporated July 26, 1877. Commenced business Aug. 6, 1877.

Capital to be accumulated, \$1,000,000.

JOSIAH QUINCY,\* *President.*

D. ELDRIDGE, *Secretary.*

A. J. MERCER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
555 shares of stock, first series, at \$76.13, . . . . .	\$42,252 15	Loans on real estate, . . . . .	\$111,450 00
271 shares of stock, second series, at \$64 86, . . . . .	17,577 06	Loans on shares, . . . . .	7,350 00
145 shares of stock, third series, at \$48.77, . . . . .	7,071 65	Unpaid dues, . . . . .	1,783 00
466 shares of stock, fourth series, at \$33.80, . . . . .	15,750 80	Balance of permanent expense account, . . . . .	300 00
474 shares of stock, fifth series, at \$26.76, . . . . .	12,684 24	Balance of temporary expense account, . . . . .	141 67
751 shares of stock, sixth series, at \$19.97, . . . . .	14,997 47	Other assets, . . . . .	3,286 84
641 shares of stock, seventh series, at \$13.43, . . . . .	8,608 63	Cash on hand, . . . . .	2,523 77
942 shares of stock, eighth series, at \$7.11, . . . . .	6,697 62		
534 shares of stock, ninth series, at \$1, . . . . .	534 00		
Dues in advance, . . . . .	317 00		
Surplus, . . . . .	254 58		
Forfeited share account, . . . . .	26 40		
Withdrawal profits, . . . . .	63 18		
Other liabilities, . . . . .	50		
	\$126,835 28		\$126,835 28



Number of shares issued during the year, . . . . .	1,829	
Number of shares now in force, . . . . .	4,779	
Number of shares now borrowed upon, . . . . .	876	
Amount of dues received during the year, . . . . .		\$52,777 00
Highest premium received during the year, . . . . .		1 25
Lowest premium received during the year, . . . . .		05
Fine for non-payment of dues: 2 per cent.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	210	
Present number of members, . . . . .	754	
Present number of borrowers, . . . . .	126	
Present number of non-borrowers, . . . . .	628	
Amount of loans at date, . . . . .		118,800 00
Number and amount of loans on real estate, . . . . .	78	111,450 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	76	109,450 00
Number and amount of loans secured by other mortgage of real estate, . . . . .	2	2,000 00
Number and amount of loans on shares, . . . . .	48	7,350 00
Largest loan to any one member, . . . . .		5,000 00
Smallest loan to any one member, . . . . .		50
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		*2,125 11
Value of shares at last report, . . . . .		93,204 18
Total value of unpledged shares (including unpaid dues), . . . . .		95,710 75
Number of shares forfeited during the year, . . . . .	5	
Amount of interest credited to shares during the year, . . . . .		*7,198 49
Number of shares withdrawn during the year, . . . . .	1,182	
Number and amount of loans repaid during the year, . . . . .	44	28,450 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		91,098 94
Amount of cash paid during the year, . . . . .		99,450 14
Secretary's salary, . . . . .		800 00
Treasurer's salary, . . . . .		25 00
Treasurer's bond, . . . . .		3,000 00
Secretary's bond, . . . . .		3,000 00
Date of examination by commissioner: August 1.		

# PLYMOUTH CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — PLYMOUTH.

Incorporated June 7, 1882. Commenced business June 20, 1882.

Capital to be accumulated, \$1,000,000.

INCREASE ROBINSON, *President.*

HERBERT MORISSEY, *Secretary.*

H. N. P. HUBBARD, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
356 shares of stock, first series, at \$5.00, . . . . .	\$1,780 00	Loans on real estate, . . . . .	\$1,500 00
Advance payments, . . . . .	11 00	Unpaid dues, . . . . .	54 00
Interest from loans, . . . . .	18 00	Balance of permanent expense account, . . . . .	95 00
Premium, . . . . .	5 20	Balance of temporary expense account, . . . . .	38 25
Fines, . . . . .	8 18	Cash on hand, . . . . .	135 13
	<u>\$1,822 38</u>		<u>\$1,822 38</u>

\* For year ending Oct. 1.

Number of shares issued during the year,	. . . . .	356	
Number of shares now in force,	. . . . .	356	
Number of shares now borrowed upon,	. . . . .	8	
Amount of dues received during the year,	. . . . .		\$1,726 00
Highest premium received during the year,	. . . . .		30
Lowest premium received during the year,	. . . . .		10
Fine for non-payment of dues: 2 per cent per month.			
Transfer fee,	. . . . .		25
Present number of members,	. . . . .	110	
Present number of borrowers,	. . . . .	2	
Present number of non-borrowers,	. . . . .	108	
Amount of loans at date,	. . . . .		1,500 00
Number and amount of loans on real estate,	. . . . .	2	1,500 00
Number and amount of loans secured by first mortgage of real estate,	. . . . .	2	1,500 00
Largest loan to any one member,	. . . . .		1,000 00
Smallest loan to any one member,	. . . . .		500 00
Largest number of shares held by any one member,	. . . . .	15	
Total value of unpledged shares (including unpaid dues),	. . . . .		1,740 00
Geographical limit: Massachusetts.			
Amount of cash received during the year,	. . . . .		1,768 63
Amount of cash paid during the year,	. . . . .		1,633 50
Treasurer's bond,	. . . . .		1,000 00
Secretary's bond,	. . . . .		1,000 00
Date of examination by commissioner: Jan. 11, 1883.			

SECURITY CO-OPERATIVE SAVINGS-FUND AND LOAN ASSOCIATION—  
BROCKTON.

Incorporated Dec. 17, 1877. Commenced business Dec. 17, 1877.

Capital to be accumulated, \$1,000,000.

F. B. WASHBURN, *President*.

ELLIS C. FALES, *Secretary*.

FRED. B. HOWARD, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
338 shares of stock, first series, at \$67.52,	\$22,821 76	Loans on real estate, . . .	\$58,850 00
115 shares of stock, second series, at \$51.85,	5,962 75	Loans on shares, . . .	1,575 00
221 shares of stock, third series, at \$37.26,	8,234 46	Unpaid dues, . . .	596 00
456 shares of stock, fourth series, at \$23.60,	10,761 60	Balance of permanent expense account, . . .	246 58
729 shares of stock, fifth series, at \$11.00,	8,019 00	Balance of temporary expense account, . . .	594 20
Overdrawn on treasurer, .	125 02	Other assets, . . .	209 57
Surplus, . . . . .	166 87		
Forfeited share account, .	2 90		
Withdrawal profits, . . .	398 95		
Interest on dues paid in advance,* . . . . .	73 15		
Other liabilities, . . . .	5,504 89		
	<u>\$62,071 35</u>		<u>\$62,071 35</u>

\* The attorney-general has given an opinion that this is illegal.

Number of shares issued during the year, . . . . .	835	
Number of shares now in force, \. . . . .	1,857	
Number of shares now borrowed upon, . . . . .	339	
Amount of dues received during the year, . . . . .		\$21,529 00
Highest premium received during the year, . . . . .		20
Lowest premium received during the year, . . . . .		10
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	107	
Present number of members, . . . . .	369	
Present number of borrowers, . . . . .	56	
Present number of non-borrowers, . . . . .	313	
Amount of loans at date, . . . . .		60,425 00
Number and amount of loans on real estate, . . . . .	54	58,850 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	54	58,850 00
Number and amount of loans on shares, . . . . .	4	1,575 00
Largest loan to any one member, . . . . .		4,500 00
Smallest loan to any one member, . . . . .		75
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		724 28
Value of shares at last report, . . . . .		43,759 05
Total value of unpledged shares (including unpaid dues), . . . . .		45,767 02
Amount of interest credited to shares during the year, . . . . .		3,569 09
Number of shares withdrawn during the year, . . . . .	580	
Number and amount of loans repaid during the year, . . . . .	17	11,631 00
Geographical limit: Provincetown and Newton.		
Amount of cash received during the year, . . . . .		39,547 42
Amount of cash paid during the year, . . . . .		44,952 08
Secretary's salary, . . . . .		350 00
Treasurer's salary, . . . . .		50 00
Security committee, . . . . .		75 00
Auditor's salary, . . . . .		30 00
Treasurer's bond, . . . . .		5,000 00
Secretary's bond, . . . . .		2,500 00
Date of examination by commissioner: August 3.		

## SOMERVILLE CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION—SOMERVILLE.

Incorporated May 4, 1880. Commenced business June 7, 1880.

Capital to be accumulated, \$1,000,000.

CHAS. S. LINCOLN, *President.*CHAS. A. WOODBERRY, *Secretary.*WILLIAM H. BRINE, *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
167 shares of stock, first series, at \$30 68, . . . .	\$5,123 56	Loans on real estate, . . .	\$17,850 00
209 shares of stock, second series, at \$24.10, . . . .	5,036 90	Loans on shares, . . . .	150 00
131 shares of stock, third series, at \$19.80, . . . .	2,593 80	Unpaid dues, . . . .	302 00
131 shares of stock, fourth series, at \$13.41, . . . .	1,756 71	Balance of permanent expense account, . . . .	214 70
629 shares of stock, fifth series, at \$7.15, . . . .	4,497 35	Balance of temporary expense account, . . . .	45 50
500 shares of stock, sixth series, at \$1.00, . . . .	500 00	Dues charged to shareholder, . . . .	19 46
Interest account, . . . .	106 58	Premiums and fines charged to shareholder, . . . .	4 94
Premium account, . . . .	13 45	Cash on hand, . . . .	1,185 54
Fines account, . . . .	10 26		
Transfer fee account, . . . .	25		
Advance payments, . . . .	120 00		
Surplus, . . . .	2 27		
Forfeited share account, . . . .	3 56		
Interest on dues paid in advance,* . . . .	7 45		
	\$19,772 14		\$19,772 14

Number of shares issued during the year, . . . . .	1,325	
Number of shares now in force, . . . . .	1,767	
Number of shares now borrowed upon . . . . .	104	
Amount of dues received during the year, . . . . .		\$14,229 00
Highest premium received during the year, . . . . .		80
Lowest premium received during the year, . . . . .		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	42	
Present number of members, . . . . .	348	
Present number of borrowers, . . . . .	18	
Present number of non-borrowers, . . . . .	330	
Amount of loans at date, . . . . .		18,000 00
Number and amount of loans on real estate, . . . . .	19	17,850 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	19	17,850 00
Number and amount of loans on shares, . . . . .	3	150 00
Largest loan to any one member, . . . . .		2,600 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		254 66
Value of shares at last report, . . . . .		8,471 33

\* The attorney-general has given an opinion that this is illegal.

Total value of unpledged shares (including unpaid dues), . . . .	\$17,427 00
Amount of interest credited to shares during the year, . . . .	686 43
Number of shares withdrawn during the year, . . . . .	286
Geographical limit : Massachusetts.	
Amount of cash received during the year, . . . . .	15,211 68
Amount of cash paid during the year, . . . . .	14,612 45
Secretary's salary, . . . . .	100 00
Treasurer's bond, . . . . .	2,000 00
Secretary's bond, . . . . .	2,000 00
Date of examination by commissioner : Sept. 28.	

SPRINGFIELD CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — SPRINGFIELD.

Incorporated April 13, 1882. Commenced business May 9, 1882.

Capital to be accumulated, \$1,000,000.

O S. GREENLEAF, *President.*

F. W. DICKINSON, *Secretary.*

CHARLES H. CHURCHILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1,335 shares of stock, first series, at \$6 05, . . . .	\$8,076 75	Loans on real estate, . . .	\$7,200 00
Surplus, . . . . .	993 00	Unpaid dues, . . . . .	325 00
		Balance of permanent expense account, . . . .	157 53
		Cash on hand, . . . . .	404 15
	\$8,086 68		\$8,086 68

Number of shares issued during the year, . . . . .	1,435	
Number of shares now in force, . . . . .	1,335	
Number of shares now borrowed upon, . . . . .	39	
Amount of dues received during the year, . . . . .		\$7,955 00
Highest premium received during the year, . . . . .		10
Lowest premium received during the year, . . . . .		10
Fine for non-payment of dues : 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	19	
Present number of members, . . . . .	237	
Present number of borrowers, . . . . .	4	
Present number of non-borrowers, . . . . .	233	
Amount of loans at date, . . . . .		7,800 00
Number and amount of loans on real estate, . . . . .	4	7,800 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	4	7,800 00
Largest loan to any one member, . . . . .		3,600 00
Smallest loan to any one member, . . . . .		400 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		
		82 45
Total value of unpledged shares (including unpaid dues), . . . . .		7,840 80
Amount of interest credited to shares during the year, . . . . .		66 75



Number of shares withdrawn during the year, . . . . .	100	
Number and amount of loans repaid during the year, . . . . .	2	\$2,300 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		10,414 90
Amount of cash paid during the year, . . . . .		10,010 75
Secretary's salary, . . . . .		150 00
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		1,000 00
Date of examination by commissioner: September 12.		

**TAUNTON CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION—  
TAUNTON.**

Incorporated March 2, 1880. Commenced business, March 17, 1880.

Capital to be accumulated, \$1,000,000.

HENRY M. LOVERING, *President.*

HERBERT O. MORSE, *Secretary.*

CHAS. FOSTER, *Treasurer.*

**STATEMENT.**

LIABILITIES.		ASSETS.	
1,907 shares of stock, first series, at \$33.83, . . . . .	\$64,513 81	Loans on real estate, . . . . .	\$77,950 00
598 shares of stock, second series, at \$18.42, . . . . .	11,015 16	Loans on shares, . . . . .	2,600 00
533 shares of stock, third series, at \$6.00, . . . . .	3,198 00	Unpaid dues, . . . . .	377 00
Surplus, . . . . .	2,850 13	Balance of permanent expense account, . . . . .	160 96
Forfeited share account, . . . . .	115 82	Balance of temporary expense account, . . . . .	281 00
Advance payments, . . . . .	827 68	Suspense account, . . . . .	58 52
	\$82,520 60	Cash on hand, . . . . .	1,093 12
			\$82,520 60

Number of shares issued during the year, . . . . .	573	
Number of shares now in force, . . . . .	3,038	
Number of shares now borrowed upon, . . . . .	420	
Amount of dues received during the year, . . . . .		\$35,720 00
Highest premium received during the year, . . . . .		40
Lowest premium received during the year, . . . . .		05
Fines for non-payment of dues: 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	79	
Present number of members, . . . . .	448	
Present number of borrowers, . . . . .	81	
Present number of non-borrowers, . . . . .	367	
Amount of loans at date, . . . . .		80,550 00
Number and amount of loans on real estate, . . . . .	62	77,950 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	62	77,950 00
Number and amount of loans on shares, . . . . .	19	2,600 00
Largest loan to any one member, . . . . .		4,000 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		531 87

Value of shares at last report, . . . . .	\$51,314 16
Total value of unpledged shares (including unpaid dues), . . . . .	62,576 29
Number of shares forfeited during the year, . . . . .	22
Amount of interest credited to shares during the year, . . . . .	3,146 31
Number of shares withdrawn during the year, . . . . .	504
Number and amount of loans repaid during the year, . . . . .	9 \$4,150 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	43,773 17
Amount of cash paid during the year, . . . . .	42,721 20
Secretary's salary, . . . . .	300 09
Treasurer's salary, . . . . .	50 00
Treasurer's bond, . . . . .	3,000 00
Secretary's bond, . . . . .	3,000 00
Date of examination by commissioner: October 2.	

### TROY CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — FALL RIVER.

Incorporated July 10, 1880. Commenced business July 20, 1880.

Capital to be accumulated, \$1,000,000.

ANDREW J. BORDEN, *President*.

C. C. ROUNSEVILLE, *Secretary*.

HENRY T. BUFFINGTON, *Treasurer*.

#### TREASURER.

LIABILITIES.		ASSETS.	
494 shares of stock, first series, at \$30.39, . . . . .	\$15,012 66	Loans on real estate, . . . . .	\$48,950 00
614 shares of stock, second series, at \$26 91, . . . . .	16,522 74	Loans on shares, . . . . .	1,050 00
447 shares of stock, third series, at \$20.11, . . . . .	8,989 17	Unpaid dues, . . . . .	432 00
639 shares of stock, fourth series, at \$13.50, . . . . .	8,626 50	Balance of permanent expense account, . . . . .	107 62
389 shares of stock, fifth series, at \$7.14, . . . . .	2,777 46	Other assets, . . . . .	167 65
194 shares of stock, sixth series, at \$1.00, . . . . .	194 00	Cash on hand, . . . . .	1,996 37
Forfeited share account, . . . . .	7 37		
Other liabilities, . . . . .	574 74		
	<u>\$52,704 64</u>		<u>\$52,704 64</u>

Number of shares issued during the year, . . . . .	922	
Number of shares now in force, . . . . .	2,777	
Number of shares now borrowed upon, . . . . .	328	
Amount of dues received during the year, . . . . .		\$31,379 00
Highest premium received during the year, . . . . .		50
Lowest premium received during the year, . . . . .		20
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	63	
Present number of members, . . . . .	425	
Present number of borrowers, . . . . .	45	
Present number of non-borrowers, . . . . .	380	
Amount of loans at date, . . . . .		50,000 00

Number and amount of loans on real estate, . . . . .	38	\$48,950 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	38	48,950 00
Number and amount of loans on shares, . . . . .	7	1,050 00
Largest loan to any one member, . . . . .		3,000 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		444 04
Value of shares at last report, . . . . .		22,420 74
Total value of unpledged shares (including unpaid dues), . . . . .		45,571 93
Number of shares forfeited during the year, . . . . .	5	
Amount of interest credited to shares during the year, . . . . .		2,608 73
Number of shares withdrawn during the year, . . . . .	397	
Number and amount of loans repaid during the year, . . . . .	5	9,050 00
Geographical limit: no limit.		
Amount of cash received during the year, . . . . .		42,942 57
Amount of cash paid during the year, . . . . .		40,946 20
Secretary's salary, . . . . .		180 00
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		2,000 00
Date of examination by commissioner: September 26.		

### WALTHAM CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION— WALTHAM.

Incorporated Oct. 13, 1880. Commenced business Oct. 21, 1880.

Capital to be accumulated, \$1,000,000.

MANLEY U. ADAMS, *President.*

DANIEL F. VILES, *Secretary.*

G. FRANK FROST, *Treasurer.*

#### STATEMENT.

LIABILITIES.		ASSETS.	
1,678 shares of stock, first series, at \$26.78, . . . . .	\$44,936 84	Loans on real estate, . . . . .	\$67,650 00
789 shares of stock, second series, at \$20.00, . . . . .	15,780 00	Loans on shares, . . . . .	700 00
412 shares of stock, third series, at \$13.45, . . . . .	5,541 40	Unpaid dues, . . . . .	558 00
679 shares of stock, fourth series, at \$7.12, . . . . .	4,834 48	Balance of permanent ex- pense account, . . . . .	99 76
649 shares of stock, fifth series, at \$1.00, . . . . .	649 00	Other assets, . . . . .	108 59
Dues paid in advance, . . . . .	435 00	Cash on hand, . . . . .	3,524 53
Surplus, . . . . .	424 06		
Other liabilities, . . . . .	40 10		
	\$72,640 88		\$72,640 88

Number of shares issued during the year, . . . . .	1,532
Number of shares now in force, . . . . .	4,207
Number of shares now borrowed upon, . . . . .	471
Amount of dues received during the year, . . . . .	\$43,600 00
Highest premium received during the year, . . . . .	80
Lowest premium received during the year, . . . . .	05

Fine for non-payment of dues : 2 per cent. per month.

Transfer fee, . . . . .		\$0 25
Number of members withdrawn during the year, . . . . .	91	
Present number of members, . . . . .	676	
Present number of borrowers, . . . . .	66	
Present number of non-borrowers, . . . . .	610	
Amount of loans at date, . . . . .		68,350 00
Number and amount of loans on real estate, . . . . .	58	67,650 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	58	67,650 00
Number and amount of loans on shares, . . . . .	8	700 00
Largest loan to any one member, . . . . .		3,500 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		568 87
Value of shares at last report, . . . . .		34,867 58
Total value of unpledged shares (including unpaid dues), . . . . .		63,808 10
Amount of interest credited to shares during the year, . . . . .		3,470 93
Number of shares withdrawn during the year, . . . . .	690	
Number and amount of loans repaid during the year, . . . . .	7	3,700 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		51,647 38
Amount of cash paid during the year, . . . . .		51,000 00
Treasurer's salary, . . . . .		25 00
Secretary's salary, . . . . .		400 00
Treasurer's bond, . . . . .		1,000 00
Secretary's bond, . . . . .		3,000 00
Date of examination by commissioner: Dec. 21.		

### WESTFIELD CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — WESTFIELD.

Incorporated December 13, 1881. Commenced business December 19, 1881.

Capital to be accumulated, \$1,000,000.

MOSES P. BRECKENRIDGE, *President*.

O. C. TOWLE, *Secretary*.

DAVID M. CHACE, *Treasurer*.

#### STATEMENT.

LIABILITIES.		ASSETS.	
381 shares of stock, first series, at \$11, . . . . .	\$4,191 00	Loans on real estate, . . . . .	\$4,003 00
Dues in advance, . . . . .	4 00	Loans on shares, . . . . .	125 00
Surplus, . . . . .	143 44	Unpaid dues, . . . . .	67 00
Forfeited share account, . . . . .	12 38	Balance of permanent expense account, . . . . .	131 05
		Balance of temporary expense account, . . . . .	5 29
		Other assets, . . . . .	17 75
		Cash on hand, . . . . .	1 73
	\$4,350 82		\$4,350 82

Number of shares issued during the year, . . . . .	410
Number of shares now in force, . . . . .	381
Number of shares now borrowed upon, . . . . .	40



Amount of dues received during the year, . . . . .	\$4,128 00
Highest per centum of interest received during the year, . . . . .	6
Lowest per centum of interest received during the year, . . . . .	6
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee, . . . . .	25
Number of members withdrawn during the year, . . . . .	11
Present number of members, . . . . .	114
Present number of borrowers, . . . . .	11
Present number of non-borrowers, . . . . .	103
Amount of loans at date, . . . . .	4,128 00
Number and amount of loans on real estate, . . . . .	9 4,003 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	9 4,003 00
Number and amount of loans on shares, . . . . .	2 125 00
Largest loan to any one member, . . . . .	800 00
Smallest loan to any one member, . . . . .	25 00
Largest number of shares held by any one member, . . . . .	17
Number of shares forfeited during the year, . . . . .	13
Number of shares withdrawn during the year, . . . . .	16
Number and amount of loans repaid during the year, . . . . .	2 100 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	4,709 49
Amount of cash paid during the year, . . . . .	4,707 76
Treasurer's bond, . . . . .	2,000 00
Secretary's bond, . . . . .	2,000 00
Date of examination by commissioner: August 3.	

WEST ROXBURY CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION\*—BOSTON (JAMAICA PLAIN).

Incorporated Feb. 1, 1881. Commenced business March 2, 1881.

Capital to be accumulated \$1,000,000.

JOHN PEARCE, *President*.

N. HAYWARD FULLER, *Secretary*.

EDWARD M. BREWER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
245 shares of stock, first series, at \$20.00, . . . . .	\$4,900 00	Loans on real estate, . . . . .	\$5,100 00
146 shares of stock, second series, at \$14.00, . . . . .	2,044 00	Loans on shares, . . . . .	100 00
265 shares of stock, third series, at \$8.00, . . . . .	2,120 00	Unpaid dues, . . . . .	612 00
129 shares of stock, fourth series, at \$2.00, . . . . .	258 00	Balance of permanent expense account, . . . . .	41 50
Other liabilities, . . . . .	469 90	Balance of temporary expense account, . . . . .	248 41
		Other assets, . . . . .	127 46
		Cash on hand, . . . . .	3,562 53
	\$9,791 90		\$9,791 90

Number of shares issued during the year, . . . . .	433
Number of shares now in force, . . . . .	785
Number of shares now borrowed upon, . . . . .	39
Amount of dues received during the year, . . . . .	\$6,900 00
Highest premium received during the year, . . . . .	45
Lowest premium received during the year, . . . . .	05

\* The profits of this association have not been distributed in accordance with the requirements of Sect. 18, Chap. 117 of the Public Statutes.



Fine for non-payment of dues : 2 per cent. per month.

Transfer fee, . . . . .		\$0 25
Number of members withdrawn during the year, . . . . .	29	
Present number of members, . . . . .	175	
Present number of borrowers, . . . . .	5	
Present number of non-borrowers, . . . . .	170	
Amount of loans at date, . . . . .		5,200 00
Number and amount of loans on real estate, . . . . .	4	5,100 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	4	5,100 00
Number and amount of loans on shares, . . . . .	1	100 00
Largest loan to any one member, . . . . .		1,600 00
Smallest loan to any one member, . . . . .		100 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		183 19
Value of shares at last report, . . . . .		2,401 00
Total value of unpledged shares (including unpaid dues), . . . . .		8,734 00
Number of shares withdrawn during the year, . . . . .	109	
Number and amount of loans repaid during the year, . . . . .	1	50 00
Geographical limit : Massachusetts.		
Amount of cash received during the year, . . . . .		7,807 45
Amount of cash paid during the year, . . . . .		4,576 21
Treasurer's bond, . . . . .		2,000 00
Secretary's bond, . . . . .		2,000 00
Date of visitation by commissioner : December 27.		

# WORCESTER CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION — WORCESTER.

Incorporated Oct. 19, 1877. Commenced business, Oct., 1877.

Capital to be accumulated, \$1,000,000.

D. S. GODDARD, *President.*

T. G. HASTINGS, *Secretary.*

J. P. CHENEY, JR., *Treasurer.*

## STATEMENT.

LIABILITIES.		ASSETS.	
326 shares of stock, first series, at \$71.14, . . . . .	\$23,191 64	Loans on real estate, . . . . .	\$75,425 00
183 shares of stock, second series at \$55.42, . . . . .	10,141 86	Loans on shares, . . . . .	3,460 00
289 shares of stock, third series, at \$40.59, . . . . .	11,730 51	Unpaid dues, . . . . .	750 00
734 shares of stock, fourth series, at \$26.57, . . . . .	19,502 38	Balance of permanent expense account, . . . . .	274 78
1,156 shares of stock, fifth series, at \$13 39, . . . . .	15,478 84	Balance of temporary expense account, . . . . .	142 20
917 shares of stock, sixth series at \$1.00, . . . . .	917 00	Suspense account, . . . . .	690 98
Dues paid in advance, . . . . .	3,203 00	Cash on hand, . . . . .	3,810 47
Surplus, . . . . .	380 46		
Forfeited share account, . . . . .	7 74		
	\$84,553 43		\$84,553 43

Number of shares issued during the year, . . . . .	1,636
Number of shares now in force, . . . . .	3,605
Number of shares now borrowed upon, . . . . .	533
Amount of dues received during the year, . . . . .	\$37,304 00

Highest premium received during the year, . . . . .	\$0 38
Lowest premium received during the year, . . . . .	02
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee, . . . . .	25
Number of members withdrawn during the year, . . . . .	93
Present number of members, . . . . .	570
Present number of borrowers, . . . . .	82
Present number of non-borrowers, . . . . .	488
Amount of loans at date, . . . . .	78,885 00
Number and amount of loans on real estate, . . . . .	68 75,425 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	59 70,725 00
Number and amount of loans secured by other mortgage of real estate, . . . . .	9 4,700 00
Number and amount of loans on shares, . . . . .	32 3,460 00
Largest loan to any one member, . . . . .	5,000 00
Smallest loan to any one member, . . . . .	25 00
Largest number of shares held by any one member, . . . . .	25
Amount of expenses of the corporation for previous year (not including interest), . . . . .	826 38
Value of shares at last report, . . . . .	56,336 86
Total value of unpledged shares (including unpaid dues), . . . . .	63,883 42
Amount of interest credited to shares during the year, . . . . .	3,690 45
Number of shares withdrawn during the year, . . . . .	668
Number and amount of loans repaid during the year, . . . . .	25 14,890 00
Geographical limit: Massachusetts.	
Amount of cash received during the year, . . . . .	56,122 88
Amount of cash paid during the year, . . . . .	54,605 44
Secretary's salary, . . . . .	450 00
Treasurer's salary, . . . . .	100 00
Treasurer's bond, . . . . .	2,500 00
Secretary's bond, . . . . .	1,000 00
Date of examination by commissioner: July 27.	

### WORKINGMEN'S CO-OPERATIVE SAVING-FUND AND LOAN ASSOCIATION—BOSTON.

Incorporated June 9, 1880. Commenced business June 11, 1880.

Capital to be accumulated, \$1,000,000.

ROBERT TREAT PAINE, JR., *President*.

D. ELDRIDGE, *Secretary*.

CHARLES W. DEXTER, *Treasurer*.

#### STATEMENT.

LIABILITIES.		ASSETS.	
490 shares of stock, first series, at \$30.60, . . . . .	\$14,994 00	Loans on real estate, . . . . .	\$29,800 00
306 shares of stock, second series, at \$23.90, . . . . .	7,313 40	Loans on shares, . . . . .	600 00
255 shares of stock, third series, at \$17.40, . . . . .	4,437 00	Unpaid dues, . . . . .	1,281 00
589 shares of stock, fourth series, at \$11.10, . . . . .	6,537 90	Balance of permanent expense account, . . . . .	250 00
491 shares of stock, fifth series, at \$5.00, . . . . .	2,455 00	Balance of temporary expense account, . . . . .	26 69
Dues in advance, . . . . .	205 00	Cash on hand, . . . . .	4,895 82
Surplus, . . . . .	11 55		
Forfeited share account, . . . . .	4 06		
Withdrawal profits, . . . . .	29 31		
Other liabilities, . . . . .	866 29		
	<b>\$36,853 51</b>		<b>\$36,853 51</b>

Number of shares issued during the year, . . . . .	1,201	
Number of shares now in force, . . . . .	2,131	
Number of shares now borrowed upon, . . . . .	208	
Amount of dues received during the year, . . . . .		\$23,100 00
Highest premium received during the year, . . . . .		65
Lowest premium received during the year, . . . . .		05
Fine for non-payment of dues: 2 per cent.		
Transfer fee, . . . . .		25
Number of members withdrawn during the year, . . . . .	119	
Present number of members, . . . . .	314	
Present number of borrowers, . . . . .	27	
Present number of non-borrowers, . . . . .	287	
Amount of loans at date, . . . . .		30,400 00
Number and amount of loans on real estate, . . . . .	21	29,800 00
Number and amount of loans secured by first mortgage of real estate, . . . . .	21	29,800 00
Number and amount of loans on shares, . . . . .	6	600 00
Largest loan to any one member, . . . . .		3,000 00
Smallest loan to any one member, . . . . .		50 00
Largest number of shares held by any one member, . . . . .	25	
Amount of expenses of the corporation for previous year (not including interest), . . . . .		* 417 78
Value of shares at last report, . . . . .		18,491 32
Total value of unpledged shares (including unpaid dues), . . . . .		32,312 50
Amount of interest credited to shares during the year, . . . . .		* 1,208 81
Number of shares withdrawn during the year, . . . . .	644	
Number and amount of loans repaid during the year, . . . . .	5	3,450 00
Geographical limit: Massachusetts.		
Amount of cash received during the year, . . . . .		28,509 54
Amount of cash paid during the year, . . . . .		26,937 50
Secretary's salary, . . . . .		200 00
Treasurer's bond, . . . . .		1,000 00
Secretary's bond, . . . . .		1,000 00
Date of examination by commissioner: August 1.		

\* For year ending June 1.

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